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ABSTRACT

Postsecondary educational opportunities for minorities and women are listed by subject field. Specific information is provided on loans, scholarships, and fellowship opportunities, along with general information on how and where to get general assistance in preparing for educational and career goals. Addresses of the offices that operate the programs are provided. Opportunities in selected fields of study are listed: architecture, arts and science, business administration and management, education, engineering and science, health and medicine, international study, journalism, law, political science and public administration, psychology, sociology and social work, speech/language pathology and audiology, and theology. It is hoped that this information will serve to encourage more minorities and women to enter these fields of study. General educational opportunities exclusively for women, for American Indians, and with the U.S. military are reported. A Student Consumer's Guide to six federal financial aid programs, including Basic Grants and Guaranteed Student Loans, is also provided. (Author/MSE)

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SELECTED LIST OF POSTSECONDARY EDUCATION OPPORTUNITIES FOR MINORITIES AND WOMEN

1980
EDITION

COMPILED BY

LINDA BYRD-JOHNSON

AND

CAROL J. SMITH

U.S. DEPARTMENT OF HEALTH,
EDUCATION & WELFARE
NATIONAL INSTITUTE OF
EDUCATION

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FOREWORD

The cost of higher education continues to rise. Yet, along with these increases there has been an almost concomitant increase in the number of financial aid opportunities available to students desiring to further their education or career goals. These opportunities are provided by private and public organizations/associations and by State governments and the Federal government. Further, a great many specialized scholarships, grants, and other forms of financial aid go unclaimed each year. We feel that money is available for virtually all serious minded students who want to go to college or to further their career goals. One just has to be creative in putting together a financial aid package -- making sure that all possible sources of financial aid are investigated. Such creativity does not necessarily involve a considerable amount of time and energy. The key to being successful in obtaining financial aid to further ones education or career interests is to plan early and be respectful of deadlines.

This brochure lists postsecondary educational opportunities for minorities and women. Specific information is provided on loans, scholarships, and fellowship opportunities. Also provided is general information on how and where to seek out general assistance to prepare oneself to pursue education and career goals. Included with the listed sources are the addresses used to contact the offices which administer the programs to facilitate receipt of needed additional information.

The number of minorities and women entering institutions of higher education has increased significantly over the past decades. Selected opportunities in fields in which minorities and women are underrepresented (engineering, science, international areas) are listed even though they are not expressly for these population groups. It is hoped that this information will serve to encourage more minorities and women to enter these fields of study.

Also, to provide an opportunity for all those pursuing a postsecondary education, the U.S. Education Department administers a number of student assistance programs for which most students qualify. These are listed in a separate section at the end of the brochure.

Although more fields and opportunities are given as compared with the 1979 edition, this list should not be considered as a definitive compilation of all special opportunities available for minorities and women. Rather it should be viewed as a selected list of a number of opportunities which are available to those minorities and women who wish to diligently pursue educational and career goals.

Special appreciation is extended to those public and nonpublic agencies which furnished much of the information presented in this publication.

The brochure was prepared by Ms. Linda Byrd-Johnson under the general supervision of Ms. Carol Joy Smith, Liaison for Minorities and Women in Higher Education. The final manuscript was typed by Ms. Mae Carter.

If you know of additional opportunities which should be included in subsequent lists, please forward the information to Ms. Smith, Office of the Assistant Secretary for Postsecondary Education, U. S. Education Department, Washington, D.C., 20202.

It is our hope that the information in this brochure will enable more minorities and women to embark on educational goals up to the limit of their aspirations, goals, and abilities.

Alfred L. Moyé
Acting Deputy Assistant Secretary
for Higher and Continuing Education

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SOURCES OF GENERAL INFORMATION

1. The A's AND B's OF ACADEMIC SCHOLARSHIPS, 3rd EDITION, 1980-82

A unique guide for students with a B average or higher and combined SAT scores of 1000 or more. Identifies and describes more than 30,000 academic scholarships that 500 plus colleges and universities award to academically talented students with no reference to financial need.

Requests for the guide will be filled by return mail. The charge, which includes postage and handling, is $2.00. Institutional and volume discounts are available. The guide is updated every August.

Ocatmeron Associates
P. O. Box 3437
Alexandria, Virginia 22302

2. ABOUT FOUNDATIONS: HOW TO FIND THE FACTS YOU NEED TO GET A GRANT
2nd Edition

This paperback booklet is intended to serve as a guide to doing foundation funding research. It includes step-by-step instructions for users who need information on a specific foundation(s), want the names of foundations in a certain geographic area, or are developing a list of foundations interested in funding projects in specific subject areas. Explicit directions are given for the most efficient and thorough usage of standard foundation reference tools, such as foundation annual reports and IRS information returns. Printed and microfiche sources of information are identified and illustrated with excerpts from those materials. The information resources for fund seekers available at The Foundation Center's national and regional collections are fully described.

The fully revised and expanded 2nd edition also includes background information on the foundation field with detailed charts and statistics, information on proposal writings, and annotated bibliographies of other sources of information on grants and loans.

Order from:

The Foundation Center
888 Seventh Avenue
New York, New York 10019
$5.00 per copy, prepaid

3. ANNUAL REGISTER OF GRANT SUPPORT

This book is a comprehensive guide to grant support programs of government agencies, foundations, and business and professional organizations. This guide describes the program, the conditions of eligibility, size of stipends, and where to write to get applications and information.

The book describes programs offering funds to research or study, programs offering funds for construction of facilities for research, health care, civic improvement, etc. Travel and exchange programs, publication support, in service training, and competitive awards and prizes in a variety of areas are listed.

Annual Register of Grant Support
Marquis Academic Media
Marquis Who's Who Inc.
200 East Ohio Street
Chicago, Illinois 60611
$52.50 per copy

4. CALIFORNIA STUDENT FINANCIAL AID WORKBOOK

This workbook provides step-by-step instructions for parents and students on how to apply for financial aid for postsecondary education in California. It also contains descriptions on the different types of financial aid programs - grant aid, loan aid, and work-aid. Charts and worksheets are provided to assist parents and students in mapping out expenses, expected family contributions, and eligibility for financial aid. Deadlines and critical dates for applying for aptitude/achievement tests as well as for financial assistance are also listed. It was prepared by a consumer research group and published for all high school seniors by the California Student Aid Commission as a model for other States and individual use. It is available in English and Spanish editions from:

California Student Aid Commission
1410 Fifth Street
Sacramento, California 95814

5. CHRONICLE STUDENT AID ANNUAL

This book provides information on financial aid programs available to undergraduate, graduate, and postgraduate students. Programs include scholarships, fellowships, internships, loans, work-study programs, research grants, and contests offering cash awards. Financial aid sponsors include private organizations, clubs,foundations, sororities and fraternities, federal and state governments, and national and international labor unions.

Revised annually.

Available from:

Chronicle Guidance Publications, Inc.
P. O. Box 271
Moravia, New York 13118
$12.00 plus $1.20 shipping and handling, prepaid
Catalog No. 502A

6. COLLEGE ACHIEVEMENT THROUGH SELF-HELP (CATSH)

A self-help manual sponsored by the Graduate Record Examinations Board and distributed through the ETS Office for Minority Education.

Can be obtained by writing:

The Office for Minority Education
ATTENTION: CATSH
Educational Testing Service
Princeton, New Jersey 08541
$2.75 per copy

7. THE COLLEGE CONNECTION: HOW TO HELP YOURSELF INTO COLLEGE, by Zola Dincin Schneider and Betty Good Edelson

A complete guide for high school students on choosing the right college and getting accepted. It contains helpful information on selecting high school courses, taking the tests, visiting colleges, interviewing, filling out the applications, finding the funds, and making an informed selection. Explores the pros and cons of different types of schools; public vs. private; women's vs. coed; integrated vs. minority. It includes a Timetable to show what-to-do-when, sample essays, a chapter on finding the funds, and other practical advice.

Copies available prepaid by writing:

THE COLLEGE CONNECTION
Box 4103
Chevy Chase, Maryland 20015

Cost is $3.25 (includes 40¢ postage). Maryland residents send $3.40 to cover 15¢ sales tax. Bulk rates available.

8. THE COLLEGE COST BOOK, 1980-81

A much-needed, popularly written guide designed to help prospective college students and their parents plan for the ever-rising cost of higher education. Using simply charts and worksheets, it explains how to eliminate college costs and financial need, what types of aid are available to meet that need, and how to apply to the federal, State, local, and private agencies that administer financial aid. In addition to practical suggestions on how to help cut costs, The College Cost Book provides sound advice for students with special needs such as those with divorced or separated parents, handicaps, or residences abroad. An ideal resource for high school counselors and financial aid and student admissions officers.

College Board Publication Orders
Box 2815
Princeton, New Jersey 08541
$7.50 per copy

9. THE COLLEGE HANDBOOK, 1980-81

This is an annual guide to close to 3,000 colleges and universities in the United States and provides up-to-date information regarding deadlines for admission and financial applications, the number of accepted applicants and enrolled freshmen, the percentage of freshmen who live on campus, and the number of students of various minority groups and out-of-state enrollees. Data are also provided on the various curricula offerings.

College Board Publication Orders
Box 2815
Princeton, New Jersey 08541
$11.50 per copy

NOTE: (The above publication and Index to Majors can be purchased as a set for $15.00)

10. COLLEGE OUTLOOK

This publication is designed for students considering postsecondary education. Five student programs are available: high school senior, high school junior, college transfer student, metropolitan and international high school senior. Articles are written and/or reviewed by high school counselors, college admissions officers and other individuals actively involved in higher education. Sample articles in the high school senior edition include: "Update on Financial Aid", "How to Choose a College", "Make It a Family Decision".

These publications are free to students and may be obtained by writing:

Townsend/Kraft (College Outlook)
Division of Townsend Communications, Inc.
104 North Main Street
Liberty, Missouri 64068

11. DIRECTORY OF 1980-81 AWARDS AND GRANTS

This edition is generally available in August. It will describe the recipients of the 1980-81 awards and grants, their educational status, and the area of study that was involved. Awards are traditionally made in three categories 1) the International Fellowships, 2) the American Fellowships, and finally 3) the research & Projects Grants.

Those interested should telephone or write beginning August 1, 1980 for 1981-82 scholarship information.

American Association of University Women
Educational Foundation Programs Office
2401 Virginia Avenue
Washington, DC 20037
Free

12. DIRECTORY OF SPECIAL PROGRAMS FOR MINORITY GROUP MEMBERS: CAREER INFORMATION SERVICES, EMPLOYMENT SKILLS BANKS, FINANCIAL AID SOURCES (3rd Edition)

This directory is designed to help students with educational and career planning. The directory lists programs available through 2,100 national and local organizations, 400 federally supported projects and hundreds sponsored by individual colleges and universities.

Directory of Special Programs for Minority Group Members
Garrett Park Press
Garrett Park, Maryland 20766
$20.00 per copy, or $19.00 per copy if prepaid

13. DON'T MISS OUT, 5th EDITION 1980-82

A step-by-step student guide for (1) determining how much college will cost and (2) how to finance that cost. It contains charts, tables, time organizers, program explanations, and more than 200 resource addresses that will assist students in charting successful financial aid strategies. Special sections of the guide are devoted to women, minorities, and non-traditional students.

Requests for the guide will be filled by return mail. The charge, which includes postage and handling is $2.00. Institutional and volume discounts are available. The guide is updated every August.

Octameron Associates
P. O. Box 3437
Alexandria, Virginia 22302

14. EARN & LEARN: COOPERATIVE EDUCATION OPPORTUNITIES OFFERED BY THE FEDERAL GOVERNMENT

One of the objectives of the Federal Government's Cooperative Education Program is to increase the number of women and minorities in underrepresented occupations and professions. This guide lists the 600 plus colleges providing cooperative education opportunities with the Federal Government, the available major fields of study (associate, baccalaureate, and master's level), and the sponsoring Federal agencies.

Available from:

Octameron Associates
Post Office Box 3437
Alexandria, Virginia 22302
$1.50 per copy

15. EDUCATIONAL FINANCIAL AID SOURCES FOR WOMEN

This publication was prepared as a service of the Clairol Loving Care Scholarship Program.

Ellen Anderson, Director
Clairol Loving Care Scholarship Program (Phamplet)
345 Park Avenue
New York, New York 10022

16. ESTIMATED NUMBER OF STUDENT AID RECIPIENTS

This American Council of Education survey focuses on selected characteristics of student recipients of the Basic Educational Opportunity Grants, Supplemental Educational Opportunity Grants, College Work-Study, and National Direct Student Loan programs. Data on sex, racial/ethnic groups, and enrollment status as well as average amount of aid awarded was collected for the 1976-77 school year.

The report may be obtained by writing:

Estimated Number of Student Aid Recipients 1976-77
Higher Education Panel Reports
Number 36, September 1977
American Council on Education
One Dupont Circle
Washington, DC 20036
Free

17. EXPLORING CAREERS. U.S. Department of Labor, Bureau of Labor Statistics, Bulletin 2001

A career education resource designed and written for youngsters of junior high school age. Older students will find this book useful too.

Exploring Careers makes use of a lively, varied format to introduce youngsters to the world of work. The attractively illustrated 550 page publication promotes career awareness through occupational narratives, evaluation questions, suggested activities, and career games. It emphasizes what people do on the job and how they feel about their work.

This resource book can be used in classrooms, career resource centers, and youth programs run by community, religious, government, and business organizations. It is organized into career clusters and is packaged to facilitate either group or individual use.

A list of individual chapters' titles can be obtained from the Bureau of Labor Statistics, Washington, D.C. 20212 or from the Bureau of Labor Statistics Regional Office nearest you.

Exploring Careers can be purchased as:

- A single volume	$10.00
- 15 separate booklets, one for each chapter	2.00
- A set of all 15 booklets	12.00

Make check or money order payable to the Superintendent of Documents and order from:

Superintendent of Documents
Washinton, D.C. 20402

or from the

Bureau of Labor Statistics Regional Office nearest you

18. THE FEDERAL GOVERNMENT & COOPERATIVE EDUCATION 2nd Edition, 1980-1981

This guide lists the major fields, the sponsoring Federal agencies, and the 600 some colleges where students alternate formal studies with Federal employment. More than 12,000 students are now in this program.

Octameron Associates, Inc.
P. O. Box 3437
Alexandria, Virginia 22302
$1.50 per copy (includes postage and handling)

19. FELLOWSHIPS AND GRANTS TO BE OFFERED IN 1980-81

The Social Science Research Council sponsors doctoral and post-doctoral research grants and also provides a list of potential sources of support from other agencies. The brochure is available free of charge by writing:

The Social Science Research Council
605 Third Avenue
New York, New York 10016

20. THE FOUNDATION DIRECTORY, EDITION VII

The standard reference work on grant-making foundations in the United States. The seventh edition contains entries for over 3,100 of the largest foundations, each of which either has assets exceeding $1,000,000 or awards $100,000 or more in grants annually.

Each directory entry includes: foundation name and address, telephone, date and form of organization, names of donors, statement of purpose and description of activities, special program or geographic limitations, the names of officers, trustees, or directors, and information on grant application procedures and board meeting dates. The fiscal profile for each foundation shows assets at market value, the amount received in gifts, the total dollar value and number of grants paid, and the highest and lowest grants. In addition, the volume contains helpful subject, personnel, geographic, and foundation name indexes. Published by the Foundation Center.

Now available from:

Columbia University Press
136 South Broadway
Irvington, New York 10533
$40.00 per copy

21. FOUNDATION GRANTS TO INDIVIDUALS, SECOND EDITION

Profiles the programs of about 950 foundations that will make grants to individuals. While most foundations only make grants to nonprofit organizations, the foundations described in this book have made awards to students, artists, scholars, foreign individuals, minorities, musicians, scientists, and writers. The book contains never before published information on foundation sources of funds for scholarships, fellowships, internships, medical and emergency assistance, residencies, and travel grants.

The foundations included represent assets or more than 8½ billion. In the most recent year of record these funding sources awarded grants to over 44,000 individuals totaling more than 81 million.

The book is arranged by broad program areas and includes a detailed subject index. Entries include the foundation's address, the name of the person to whom the correspondence should be addressed, the foundation's asset size, the total amount of grants awarded, the portion of the grant total awarded to individuals, the number of individuals receiving grants, application information, and a description of that portion of the foundation's program relating to individuals.

Available September from:

The Foundation Center
888 Seventh Avenue
New York, New York 10019
$15.00 prepaid

22. GRADUATE AND PROFESSIONAL SCHOOL OPPORTUNITIES FOR MINORITY STUDENTS
6th Edition, 1975-77

The directory lists more than 1,500 programs for minority students in law, medicine, business, and graduate schools. It provides information on entrance tests, financial aid, the number of minority students enrolled, and other topics.

Graduate and Professional School Opportunities for Minority Students
Educational Testing Service
Princeton, New Jersey 08541
Free

23. GRADUATE PROGRAMS AND ADMISSIONS MANUAL

Each volume of this four volume set describes specific programs and the admissions requirements for each area of study.

Volume A - Agriculture, Biological Science, Health Sciences, and Home Economics
Volume B - Arts and Humanities
Volume C - Physical Sciences, Mathematics and Engineering
Volume D - Social Sciences and Education

Each volume may be purchased separately at $4.00 each or the set may be purchased at $16.00.

Graduate Programs and Admissions Manual
Educational Testing Service
Princeton, New Jersey 08541

24. HOW TO CALCULATE YOUR BEOG ELIGIBILITY INDEX

This booklet contains the formulas and tables used by the BEOG Computer, as well as work sheets for dependent and independent students.

Octameron Associates, Inc.
P. O. Box 3437
Alexandria, Virginia 22302
$1.00 per copy (includes postage and handling)

25. HOW TO OBTAIN MONEY FOR COLLEGE: A COMPLETE GUIDE TO SOURCES OF FINANCIAL AID FOR EDUCATION by William E. Lever

This book, written by a guidance counselor, tells what sources are available to the average person seeking funds for schooling and what steps are necessary to obtain them.

Arco Publishing Company
219 Park Avenue South
New York, New York 10003

26. I CAN BE ANYTHING: CAREERS AND COLLEGES FOR YOUNG WOMEN - Joyce Slayton Mitchell

Completely revised and updated second edition, published in 1978, which provides information on 108 careers available to women. The book includes on-the-job interviews with women, facts concerning how many women are employed in each career -- and where, what the starting and experience salaries are, colleges that award the most degrees to women, and where to get more information about each field.

College Board Publication Orders
Box 2815
Princeton, New Jersey 08541
$7.95 -- paper (Payment must accompany all orders not submitted on an institutional purchase order)

27. INDEX TO MAJORS, 1980-81

A companion volume to the Handbook, this lists over 384 major fields of study and the colleges, State-by-State, that currently offer them. These programs are listed by degree level as well. In addition, the Index contains listings by religious affiliation, special academic programs, and colleges subscribing to College Board programs.

College Board Publication Orders
Box 2815
Princeton, New Jersey 08541
$9.50 per copy
NOTE: This publication and The College Handbook can be purchased as a set for $15.00.

28. LOOK OUT FOR YOURSELF!

A brochure of helpful hints for selecting a school or college with an introduction by Dr. Mary F. Berry, former Assistant Secretary for Education. Includes some basic pointers, what questions to ask about programs and courses, what questions to ask about costs and financial aid, school facilities and policies, and a list of useful sources of information.

Superintendent of Documents
U. S. Government Printing Office
Washington, D.C. 20402
$1.00 per copy (check or money order made out to Superintendent of Documents
Stock number 017-080-01776-8

29. MINORITY LOCATER SERVICE - EDUCATIONAL TESTING SERVICE

The Graduate Record Examinations Board sponsors a minority locater service to assist minority applicants in gaining admission to graduate programs. The updated 1980-81 registration form will be available in June 1980; the 1980-81 program starts in the fall of 1980. No GRE scores or fee is required to participate.

Those interested should write:

Minority Graduate Student Locater Service
Box 2615
Princeton, New Jersey 08541
Attention: Project Director

30. NEED A LIFT?

This annually revised 136 page handbook is published as a part of The American Legion's Education Program. The book contains sources of career, scholarship, and loan information for not only children of veterans but for all children. The publication contains information which leads students to over $4 billion in scholarships, fellowships, loans and part-time jobs to help finance their education. It also lists information relative to State laws offering educational benefits.

Copies are available at $1.00 each (less than five copies - prepaid) or in quantities of 100 or more for $ .75 per copy from:

The American Legion
ATTN: Need a Lift?
P.O. Box 1055
Indianpolis, Indiana 46206

31. OCCUPATIONAL OUTLOOK HANDBOOK, 1980-81 EDITION U.S. Department of Labor, Bureau of Labor Statistics, Bulletin 2075

A 670-page "encyclopedia of careers" covering several hundred occupations and 35 major industries. For each job discussed, information is included on:

*What the work is like
*Job prospects to 1990
*Personal qualifications, training, and education requirements
*Working conditions
*Related occupations
*Earnings
*Chances for advancement
*Where to find additional information

The Handbook is published every 2 years. The 1980-81 edition contains expanded information about working conditions and a new section on related occupations. Earnings, employment outlook, educational and training requirements, and other data have been revised and updated.

Available after June 1980 from the Bureau of Labor Statistics, Washington, D.C. 20212, the Bureau of Labor Statistics Regional Office nearest you, or from the Superintendent of Documents, Government Printing Office, Washington, D.C. 20402.

$8.00 paper cover; $11.00 hard cover

32. PAYING FOR YOUR EDUCATION: A GUIDE FOR ADULT LEARNERS

This unique publication is designed to help adult learners obtain the financial aid for which they may be eligible. Containing complete and up-to-date national information, Paying for Your Education shows how to discover possible sources of aid, organize a successful campaign to obtain it, and compare the aid awards offered by different institutions. The guide also suggests several ways to help cut the cost and time required to complete a program, answers seven most frequently asked questions about financial aid, and discusses five federal student aid programs (as well as other State, institutional, and local funding sources). It also describes specialized colleges, students who are unemployed or with low incomes, and those seeking to enter the nursing or health professions. In addition, a financial aid checklist, calendar of important deadlines, listing of other sources of information, and glossary of terms are included.

College Board Publication Orders
Box 2815
Princeton, New Jersey 08541
$3.50 per copy.

33. REPRINTS FROM THE OCCUPATIONAL OUTLOOK HANDBOOK,1980-81 EDITION

...leaflets containing information on several related occupations or about major industries such as nuclear energy. The reprints are especially useful to job-seekers who want to know about a single field and to counselors who must stretch the contents of one Occuaptional Outlook Handbook among many students. A free price list showing the occupations and industries in each reprint may be obtained from any Bureau of Labor Statistics regional office.

Available from the Bureau of Labor Statistics, Washington, D.C. 21212, the Bureau of Labor Statistics Regional Office nearest you, or from the Superintendent of Documents, Government Printing Office, Washington, D.C. 20402.

Price per reprint: $1.25; price for complete set of 42 reprints comprising the entire Handbook: $9.90.

34. SCHOLARSHIPS AVAILABLE TO BLACK STUDENTS, AMERICAN INDIAN STUDENTS, SPANISH SPEAKING STUDENTS

This brochure lists assistantships, fellowships, grants, loans, and scholarships offered to Black, Spanish Speaking, and American Indian students by colleges and universities, and government and private agencies. The 1978 edition is available for $ .52 in postage stamps (no cash accepted).

Foothill Area Community Services, Inc.
500 South Pasadena Avenue
Pasadena, California 91105
ATTN: "Scholarships"

35. SCHOLARSHIPS, FELLOWSHIPS AND LOANS Volume VI by: S. Norman Feingold and Marie Feingold

This publication contains information on thousands of scholarships, fellowships, loans and grants that award hundreds of millions of dollars annually.

Bellman Publishing Company
Box 164
Arlington, Massachusetts 02174
$45.00 per copy

36. SCHOLARSHIPS, FELLOWSHIPS AND LOANS NEWS SERVICE

This quarterly report contains information about new funds and foundations, scholarships, fellowships, loans, work-study opportunities, grants and research. Editorials with practical suggestions on topics related to educational problems of the day appear in most issues. Annotated references for recommended student aid publications appear in each issue. This service is published quarterly in January/February March/April, May/June, and November/December. The annual subscription rate is $24.00.

Bellman Publishing Company
P. O. Box 164
Arlington, Massachusetts 02174

37. SCIENCE CAREER EXPLORATION FOR WOMEN by Walter S. Smith and Kala M. Stroup

Aimed at science teachers, counselors, and others who work with young women, this book contains activities modules designed to assist talented women students explore science-related professional careers which require university training and have historically been underrepresented by women. The modules are highly adaptable and can be used separately or as a package with varying degrees of guidance.

National Science Teachers Association
1742 Connecticut Avenue, N.W.
Washington, D.C. 20009
$2.50 per copy

38. A SELECTED LIST OF MAJOR FELLOWSHIP OPPORTUNITIES AND AIDS TO ADVANCED EDUCATION FOR U.S. CITIZENS AND FOREIGN NATIONALS (Revised 1980).

Publications Office
National Science Foundation
1800 G Street, N.W.
Washington, D.C. 20550

39. SPECIAL PROGRAMS FOR FEMALE AND MINORITY GRADUATE STUDENTS

This American Council on Education survey provides general information on the numbers of institutions and graduate-level departments offering special recruitment of admissions, academic assistance, or financial aid programs for women or minority graduate students. The survey was limited to colleges and universities which award a doctorate degree, professional degree, or any other degree beyond the master's.

A copy of the report may be obtained by writing:

ERIC Document Reproduction Service
P. O. Box 190
Arlington, Virginia 22210
(ERIC Order # - ED163863)
$3.32 plus postage (paper)
Microfiche also available

40. STATE-BY-STATE CONTACT ADDRESSES FOR THE GUARANTEED STUDENT LOAN PROGRAM

Octameron Associates, Inc.
P.O. Box 3437
Alexandria, Virginia 22302
$0.55 (includes postage and handling)

41. STATE FINANCIAL AID AGENCIES

Octameron Associates, Inc.
P. O. Box 3437
Alexandria, Virginia 22302
$0.55 (includes postage and handling)

II

OPPORTUNITIES IN SELECTED FIELDS OF STUDY

ARCHITECTURE

1. **AMERICAN INSTITUTE OF ARCHITECTS' MINORITY DISADVANTAGED SCHOLARSHIP PROGRAM**

Scholarships for students from minority and/or disadvantaged backgrounds who would not otherwise have the opportunity to be enrolled in professional architectural studies.

Students who have completed high school (or its equivalent), students in junior college or technical school transferring to a professional program or students who during the year of application are enrolled in the first year of professional studies are eligible. Students enrolled in a standard four year curriculum transferring to or enrolled in architecture beyond the first year of study are ineligible. Initially, candidates must be nominated by specific persons or organizations.

Director, Education Programs
The American Institute of Architects
1735 New York Avenue, N.W.
Washington, D.C. 20006

ARTS AND SCIENCE

1. THE CIC MINORITIES FELLOWSHIPS PROGRAM IN THE HUMANITIES

The Committee on Institutional Cooperation (CIC) has established a fellowship program designed to increase the representation of various minority groups among Ph.D. degree recipients in the following humanities fields:

American Studies
Art History
Classics & Classical Languages
Comparative Literature
English & American Literature
Germanic Languages & Literature
Linguisitics
Music (theory & musicology only)
Philosophy
Religious Studies
Romance Languages & Literature
French
Italian
Portuguese
Spanish
Slavic Languages & Literature

At least 10 fellowships will be awarded for academic year 1981-82. The fellowships may be used at any one of the eleven CIC universities (University of Chicago, University of Illinois, Indiana University, University of Iowa, University of Michigan, Michigan State University, University of Minnesota, Northwestern University, Ohio State University, Purdue University, and University of Wisconsin).

Funded by a grant from the Andrew W. Mellon Foundation, each award provides full tuition plus an annual stipend of $4,500 for each of two academic years. Two additional years of support are provided by the universities as long as Fellows are making normal progress towards the Ph.D.

Conditions of the award: (1) All applicants must be U.S. citizens and (2) fellowship recipients must pursue programs of study leading to the Ph.D. degree and must be accepted as graduate students by at least one of the CIC universities.

You are eligible to apply if you are (1) a U.S. citizen who holds or will receive a bachelor's degree from a regionally-accredited college or university by August 1981, or (2) a U.S. citizen who holds or will receive a master's degree from a regionally-accredited college or university or currently enrolled in graduate study. (Note: Since this program is intended to increase minority enrollments in the CIC universities, currently enrolled graduate students in the eleven CIC universities are not eligible to apply).

A single application form can be used to apply for both the fellowship and admission to up to three of the CIC universities listed above. For complete details about the program and application forms for the fellowships and admission to the CIC graduate schools, write:

CIC Minorities Fellowships Program
Kirkwood Hall 111
Indiana University
Bloomington, Indiana 47405

2. THE CIC MINORITIES FELLOWSHIPS PROGRAM IN THE SOCIAL SCIENCES

The Committee on Institutional Cooperation (CIC) has established a fellowship program designed to increase the representation of various minority groups among Ph.D. degree recipients in the following social science fields:

Anthropology
Economics
Geography
History
Political Science
Psychology
Sociology

A total of 25 fellowships will be awarded for academic year 1981-82. The fellowships may be used at any one of eleven CIC universities (University of Chicago, University of Illinois, Indiana University, University of Iowa, University of Michigan, Michigan State University, University of Minnesota, Northwestern University, Ohio State University, Purdue University and University of Wisconsin).

Funded by a grant from the Lilly Endowment, Inc., each award provides full tuition and an annual stipend of $4,500 for each of two academic years. Two additional years of support are provided by the universities as long as Fellows make normal progress towards the Ph.D.

Conditions of award: (1) All applicants must be U.S. citizens and (2) fellowship recipients must pursue programs of study leading to Ph.D. degrees and must be accepted as graduate students by at least one of the CIC universities. The fellowships can be used only at the CIC universities.

You are eligible to apply if you are (1) a U.S. citizen who holds or will receive a bachelor's degree from a regionally-accredited college or university by August 1981, or (2) a U.S. citizen who holds or will receive a master's degree from a regionally-accredited college or university or students currently enrolled in graduate study. (Note: Since this program is intended to increase minority enrollments in the CIC universities, currently enrolled graduate students in the eleven CIC universities are not eligible to apply.)

A single application form can be used to apply for both the fellowship and admission to up to three of the CIC universities listed above.

For complete details about the program and application forms for the fellowships and admission to CIC graduate schools, write:

CIC Minorities Fellowships Program
Kirkwood Hall 111
Indiana University
Bloomington, Indiana 47405

3. EDUCATIONAL FINANCIAL AIDS: A GUIDE TO SELECTED FELLOWSHIPS, SCHOLARSHIPS, AND INTERNSHIPS IN HIGHER EDUCATION

American Association of University Women
Sales Office
2401 Virginia Avenue, N.W.
Washington, D.C. 20037
$1.00 per copy

4. FOREIGN LANGUAGE AND AREA STUDIES FELLOWSHIP PROGRAM

These fellowships help meet the critical need for experts in foreign languages, area studies, and world affairs by providing fellowships for advanced study. The award includes tuition and fees and a stipend of $2,925 a year. Eligible students must be citizens of the United States or permanent residents.

Under the program a number of fellowships are annually allocated on a competitive basis by the U.S. Education Department to selected colleges and universities. These schools then nominate full-time graduate students of exceptional ability to receive the awards. Both master's and doctoral candidates are eligible, though the program offered will vary from institution to institution.

Applicants must be enrolled, or accepted for admission, into a graduate program in a foreign language or related area studies program which would prepare them for teaching, government, or other service of a public nature.

Applicants must apply directly to a participating institution offering a comprehensive graduate language and area studies program. Check with the appropriate graduate office.

For further information, students should contact their graduate dean. Institutions interested in participating in the program should write to:

Division of International Education
Office of Postsecondary Education
U. S. Education Department
Washington, D.C. 20202

5. GRADUATE AND PROFESSIONAL OPPORTUNITIES PROGRAM

The purpose of the program is to award fellowships for study leading to an advanced degree in a graduate or professional study program, approved by the Secretary of Education, to members of groups, particularly minorities and women, that have traditionally been underrepresented among recipients of graduate and professional degree programs. The Secretary allocates fellowships to the institutions of higher education which have programs in career and professional fields approved by the Secretary. Institutions receiving the fellowship awards recommend eligible students to the Secretary for the award of fellowships. Therefore interested students should contact the institutions in which they are enrolled for information regarding institution participation.

The fellowships are for a period not in excess of 12 months. However, maintenance of satisfactory proficiency in one's course of study may (permit) renewal of the award, subject to the availability of funds. Generally the fellow may receive no more than 36 months of support. A recipient of a fellowship must have been accepted or enrolled for full-time post-baccalaureate study or research leading to an advanced degreee of doctor of philosophy, doctor of arts, or an equivalent degree, or a terminal post-baccalaureate professional degree, at an institution which has received a fellowship allocation. Also, he/she must be a national of the United States or be in the United States for other than a temporary purpose and intend to become a permanent resident. The recipient may not engage in gainful employment during the period of the fellowship, except on a part time basis in teaching, research, or similar activities as approved by the Secretary.

The maximum stipend to any fellow is $4,500 for a 12 month period dispensed on a monthly basis. Institutions receive a cost-of-education allowance in the amount of $3,900 for a 12 month period.

For further information, contact:

Dr. Louis J. Venuto
Office of Higher and Continuing Education
U.S. Education Department
Room 3060, ROB-3
400 Maryland Avenue, S.W.
Washington, D.C. 20202

6. GUIDE TO FINANCIAL AIDS FOR STUDENTS IN ARTS AND SCIENCES FOR GRADUATE AND PROFESSIONAL STUDY by Aysel Searles, Jr. and Anne Scott

This book serves as a guide to financial aid and career choices for the undecided student.

Arco Publishing Company
219 Park Avenue South
New York, New York 10003
$3.95 per copy

7. NATIONAL ENDOWMENT FOR THE HUMANITIES - FELLOWSHIPS FOR INDEPENDENT STUDY AND RESEARCH

These fellowships are for scholars, teachers, and other interpreters of the humanities whose work seems likely to lead to significant contributions to humanistic thought and knowledge. Their purpose is to provide time for uninterrupted study and research. Applications are encouraged from persons with broad interpretive interests as well as from scholars working in specialized fields, and from others of ability and promise who have not yet achieved wide recognition for their work. Fellowships are available for continuous periods of either six or twelve months and carry a maximum stipend of $10,000 for six months or $20,000 for twelve. Degree candidates and persons seeking support for work leading toward degrees are not eligible. Tenure of fellowships for 1981-82 may begin any time between January 1, 1981, and the beginning of the spring term of the Fellow's 1981-82 academic year. Stipends for 1981-82 Fellows will match 1980-81 salary, minus sabbatical and other grants. Although some assistance may be provided to help defray the costs of necessary travel, no special allowance is given for any other research expense. Fellows may supplement their awards with small grants from other sources, but may not hold other major fellowships or grants during fellowship tenure except sabbaticals and grants from their own institutions. Fellows must devote full-time to the fellowship study, and they may not accept a teaching assignment or undertake any other major activity during the tenure of the fellowship.

For 1981-82 fellowships, the application deadline will be June 2, 1980. Awards will be announced late in November, 1980. Applications forms and instructions will be available from the Fellowships Division in April 1980.

Divisions of Fellowships
National Endowment for the Humanities
806 15th Street, N.W.
Washington, D.C. 20506

8. NATIONAL ENDOWMENT FOR THE HUMANITIES - FELLOWSHIPS FOR COLLEGE TEACHERS

These fellowships provide opportunities for college teachers to pursue full-time independent study and research that will enchance their abilities as teachers and interpreters of the humanities. The fellowships are intended for those teachers whose day-to-day responsibilities lie in undergraduate teaching and who have made and will continue to make their contribution to the humanities more through the teaching of undergraduate students than through publication of research and the supervision of graduate students. The ultimate purpose of these fellowships is to improve the quality of college teaching in the humanities, and work proposed may be either a study program or a research project, whichever individual applicants judge to be more appropriate to their needs and concerns. Stipends, tenure, fellowship stipulations, and application dates and procedures are the same as the Fellowships for Independent Study and Research Program.

Application forms and instructions will be available from the Fellowships Division in April 1980.

Division of Fellowships (MS-101)
National Endowment for the Humanities
806 15th Street, N.W.
Washington, D.C. 20506

9. NATIONAL ENDOWMENT FOR THE HUMANITIES - RESIDENTIAL FELLOWSHIPS FOR COLLEGE TEACHERS

These fellowships are to provide opportunities to undergraduate college teachers to participate in seminars directed by distinguished scholars at designated universities and to undertake research and study of their own choosing over and above the work of the seminars. They enable college teachers to work in a library suitable for advanced study and to discuss their work with the seminar director and with other seminar participants from across the country.

To be eligible, applicants must have faculty positions in two-year, four-year, or five-year colleges or universities in the United States at the time of their application. Faculty members of departments with doctoral programs are not eligible to apply for these fellowships. Preference is given to applicants who have been teaching at the college level for at least three years.

The Endowment is offering seven seminars in 1981-82 in selected disciplines of the humanities and the humanistic social sciences. The number of Fellows will vary from seminar to seminar, but will range from six to twelve, depending upon the quality of the applications and the NEH funds available. While the seminars deal with problems of conveying humanistic understandings to college students, the focus is substantive, and the purpose should not be construed as pedagogical training or curriculum planning.

Degree candidates and persons seeking support for work leading toward degrees are not eligible. Tenure of the fellowships for 1981-82 covers a continuous period of nine or twelve months encompassing the academic year 1981-82 and carries a maximum stipend of$20,000. Fellows' stipends will be based on their 1981-82 salary, minus sabbatical and other grants. Although stipends may also include amounts for travel for Fellows and family members between their home and the seminar location, no special allowance is given for any other research expense. Fellows may not accept teaching assignments or undertake other major activities during the tenure of their fellowship. They may not defer tenure of their awards, nor may they receive appointments of NEH Summer Seminars either immediately preceding or immediately following their fellowships.

For 1981-82 fellowships the application deadline is November 10, 1980. Application forms and instructions may be obtained from the Fellowships Division.

Division of Fellowships (MS-101)
National Endowment for the Humanities
806 15th Street, N.W.
Washington, D.C. 20506

10. NATIONAL ENDOWMENT FOR THE HUMANITIES - SUMMER SEMINARS FOR COLLEGE TEACHERS

This program is intended to provide opportunities during the summer for teachers at undergraduate and two-year colleges to work in their areas of interest with distinguished scholars at institutions where they will have libraries suitable for advanced study. Applicants must have been teaching for three years at two-year, four-year, or five-year colleges and must not recently have had the opportunity for extended use of resources of a major library. Stipend recipients will be expected to devote full-time to individual study during the two-month period of the stipend. The stipend amount is $2,500.

Applications are submitted to seminar directors. The deadline will be April 1, 1981. A list of seminars is available in January 1981. If funding permits, approximately 120 seminars will be offered in the summer of 1980. The deadline for the submission of proposals to direct Summer Seminars for College Teachers in 1982 will be July 1, 1981. All scholars interested in directing a Summer Seminar should write to:

Division of Fellowships
National Endowment for the Humanities
806 15th Street, N.W.
Washington, DC 20506

11. NATIONAL ENDOWMENT FOR THE HUMANITIES - SUMMER STIPENDS

Summer Stipends are intended for college, junior college, and university faculty members, and others working in the humanities who have made, or who demonstrate promise of making, a significant contribution in their field. Each Summer Stipend provides $2,500 for two consecutive months of full-time study or research. The purpose of the stipend is to free recipients from paid summer employment and to provide support for travel and other research expenses so that they can devote this period to concentrated study and research. The proposed project may be one that can be completed during the stipend period or it may be part of a long-range project. These stipends are available to senior as well as to younger scholars.

Applicants must be nominated by an appropriate officer of their institution, or if an institution declines nomination for a faculty member whose appointment is terminating, he may apply directly to the Endowment. Individuals without academic affiliation may apply directly to the Endowment. Degree candidates and persons seeking support for work leading toward degrees are not eligible. Appropriations permitting, NEH expects to award 230 Summer Stipends in 1981.

The deadline for 1981 applications is October 13, 1980.

For application, write:

Division of Fellowships
National Endowment for the Humanities
806 15th Street, N.W.
Washington, D.C. 20506

12. SMITHSONIAN OPPORTUNITIES FOR RESEARCH AND STUDY IN HISTORY, ART, SCIENCE

This booklet lists research and study opportunities in history, art, and science at the Smithsonian. It is a guide to museums, laboratories, archives, and other reference sources pertinent to particular fields of interest. The fellowship program is provided for the scholar to do research at the Smithsonian Institution.

Application materials and further information about the programs can be requested from:

Office of Fellowships and Grants
L'Enfant Plaza Room 3300
Smithsonian Institution
Washington, D.C. 20560

BUSINESS ADMINISTRATION AND MANAGEMENT

1. AICPA SCHOLARSHIPS FOR MINORITY GRADUATE STUDENTS IN BUSINESS

These scholarships are granted by the Minority Recruitment and Equal Opportunity Committee from the Accounting Education Fund for Disadvantaged Students. This fund is made up of contributions from the AICPA, public accounting firms, corporations, individual CPA's and others.

In order to be eligible for a scholarship, you must be: (1) a minority student who is in a five year accounting program or have one of the following majors:

Undergraduate	Masters
Accounting	Accounting, Business Administration, Finance, Taxation
Any other	Accounting

(2) a citizen of the United States or an individual who has permanent resident visa status. The application must be signed by the responsible financial aid officer for your college or university and current transcripts for all completed college work, undergraduate and graduate, must be received by the due date.

Application must be received by July 1 for consideration of scholarships for the full academic year or fall semester and December 1 for the spring semester.

The maximum scholarship granted under this program is $1,000 per academic year. Individuals who qualify may continue to receive scholarship aid if they are making satisfactory progress toward completion of their degree requirements, but reapplication forms with current transcripts must be submitted in order to be considered for renewal.

Scholarship awards are credited to the account of the student at the college being attended.

Applications can be obtained from, and should be returned to:

Miss Sharon L. Donahue
Manager, Minority Recruitment
American Institute of Certified Public Accountants
1211 Avenue of the Americas
New York, New York 10036

2. AICPA SCHOLARSHIPS FOR MINORITY UNDERGRADUATE ACCOUNTING MAJORS

AICPA Scholarships are granted by the Minority Recruitment and Equal Opportunity Committee from the Accounting Education Fund for Disadvantaged Students. This fund is made up of contributions from the AICPA, public accounting firms, corporations, individual CPA's and others.

In order to be eligible for a scholarship, one must be: (1) a minority student who is an undergraduate accounting major and (2) a citizen of the United States or an individual who has permanent resident visa status. In addition, the application must be signed by the responsible financial aid officer of your college or university and a current transcript, including all completed courses at the due dates for applications must be received by the due date.

Applications must be received by July 1 for consideration of scholarships for the full academic year or fall semester and by December 1 for the spring semester.

The maximum scholarship granted under this program is $1,000 per academic year. Individuals who qualify may continue to receive scholarship aid if they are making satisfactory progress toward completion of their degree requirements, but reapplication forms with current transcripts must be submitted in order to be considered for renewal.

Scholarship awards are credited to the account of the student at the college being attended.

Applications can be obtained from, and should be returned to:

Miss Sharon L. Donahue
Manager, Minority Recruitment
American Institute of Certified Public Accountants
1211 Avenue of the Americas
New York, New York 10036

3. ALFRED P. SLOAN FELLOWS PROGRAM

This Progam is designed to broaden and develop outstanding but typically specialized mid-career executives whose employers nominate them to the Program because they show marked promise for filling positions with more general and senior management responsibilities in the future.

Information may be obtained by writing:

Director of Executive Development Programs
Massachusetts Institute of Technology
Alfred P. Sloan School of Management
50 Memorial Drive, Room E52-455
Cambridge, Massachusetts 02139

4. CONSORTIUM FOR GRADUATE STUDY IN MANAGEMENT - FELLOWSHIPS FOR MINORITIES

The Consortium makes fellowships available to minority students for enrollment in M.B.A. programs. Fellowships are available at the following Consortium institutions: Indiana University, University of North Carolina, University of Rochester, University of Southern California, Washington University, and the University of Wisconsin.

Blacks, Hispanic Americans, and Native Americans with baccalaureate degrees are eligible to apply. A degree in economics or business administration is not required.

Dr. Sterling H. Schoen
Director
Consortium for Graduate Study in Management
101 North Skinker Boulevard
Box 11132
St. Louis, Missouri 63130

5. COUNCIL FOR OPPORTUNITY IN GRADUATE MANAGEMENT EDUCATION - COGME

COGME Fellowships were established to promote the flow of minority group members into significant managerial positions in public and private organizations. The Fellowships are for Afro-Americans, American Indians, Asian Americans, and Hispanic Americans to engage in graduate study leading to a master's degree in management.

Applicants must be accepted as master's degree candidates by at least one of the following institutions: University of California - Berkeley, Carnegie-Mellon University, University of Chicago, Columbia University, Cornell University, The Tuck School - Dartmouth College, Harvard University, University of Pennsylvania, Massachusetts Institute of Technology, and Stanford University. The COGME award represents 80% of a Fellow's total financial need for the first year of full time enrollment. Support for the second year will be provided through the financial aid programs of the member schools in the form of fellowships and/or loans.

For further information:

COGME
675 Massachusetts Avenue
Cambridge, Massachusetts 02139

6. FINANCIAL AID FOR MINORITY STUDENTS IN BUSINESS, by Michele S. Wilson

Garrett Park Press
Garrett Park, Maryland 20766
$2.00 per copy

7. JOHNSON AND JOHNSON "LEADERSHIP AWARD FOR MINORITY STUDENTS"

Outstanding minority men and women seeking ultimate business management careers are encouraged to apply. The value of the award is more than $20,000. It is a two year, full support fellowship at a Graduate School of Management.

Need is not a prerequisite, nor is prior study in business. However, demonstrated leadership ability as an undergraduate will be a major criterion. One must be a United States citizen with an undergraduate degree in any field in order to apply. Johnson and Johnson will

provide training positions for the fellowship recipient during the summers before the first and second academic years of the graduate program. Students interested in careers in Marketing, Sales, Finance or Engineering are especially encouraged.

Completed applications are due January 12, 1981.

For more information and an offical application, write to:

James R. Smothers, Jr.
Director, Educational Services
United Negro College Fund
500 East 62nd Street
New York, New York 10021

8. LOAN FUND FOR WOMEN IN GRADUATE BUSINESS STUDIES (B&PWF/Sears-Roebuck Foundation)

A loan fund jointly established by the Business and Professional Women's Foundation and The Sears-Roebuck Foundation. The Program assists women, with years of work experience and those now completing undergraduate studies, in acquiring graduate-level business and management training. A goal of the program is to encourage the enrollment of women in graduate business programs, principally masters degree programs.

Women who have been accepted in a graduate degree program or graduate level course of study at a school accredited by the American Assembly of Collegiate Schools of Business, are eligible to apply. Acceptance for an approved course of study, not to include doctoral programs. Applicants must have U.S. citizenship and have a financial need, may be full or part-time (must carry at least 6 semester hours or the equivalent during each semester). Applications should be made before April 1.

Loan Fund for Women in Graduate Business Studies
Business and Professional Women's Foundation
2012 Massachusetts Avenue, N.W.
Washington, D.C. 20036

9. THE NATIONAL ASSOCIATION OF BANK WOMEN

The Association has developed a pilot project in conjunction with Simmons College, Boston, Massachusetts; Mudelein College, Chicago, Illinois; Louisiana State University, Baton Rouge, Louisana; and Pitzer College at Claremont, California, for a Bachelor's Degree Program in Management. This unique program meets the banking industry's need for developing managerial talent as well as enables women bankers to get the management education they often lack. In a course specifically tailored to the needs of those committed to a full-time banking career, it is possible to get a bachelor's degree in management within a three-to five-year period, while spending only four weeks per year away from the bank. Classroom-gained knowledge

can be applied immediately to on-the-job experiences. This program is supplemented by regular evening and/or weekend courses; one can also gain academic credit for prior learning experience through each of these college programs.

Application deadline at Simmons and Pitzer (courses begin in January) is September 15; Mudelein and Louisiana State University have August starting dates and May 15 deadlines for application.

Ann L. Bryant
Educational Director
NABW Educational Foundation
111 East Wacker Drive - #620
Chicago, Illinois 60601

EDUCATION

1. ACE FELLOWS PROGRAM IN ACADEMIC ADMINISTRATION (AFP)

The ACE Fellows Program in Academic Administration (AFP) is designed to strengthen leadership in postsecondary education by identifying and preparing individuals who have shown promise for responsible positions in academic administration.

Candidates must be nominated by the president or chief academic officer; should be selected from faculty or should be junior administrators; have educational preparation consistent with their career goals; five years teaching or administrative experience and evidence of high potential for administrative leadership. Race, sex, type of institution represented by candidates, or other such factors have no bearing on possibility of selection.

ACE pays program costs (e.g., seminars, partial interviewing expenses); nominating institution pays salary of Fellow and moving expenses, if any; host institution provides travel stipend for Fellow.

Dr. Madeleine F. Green, Director
ACE Fellows Program in Academic Administration
American Council on Education
One Dupont Circle, N.W.
Washington, D.C. 20036

2. ATLANTA UNIVERSITY'S DOCTORAL PROGRAM IN EDUCATIONAL ADMINISTRATION

With the assistance of the Ford and the Rockefeller Foundations, Atlanta University's School of Education prepares individuals for leadership positions in educational institutions of all kinds. While the major focus continues to be on preparation for the superintendency, especially in urban centers and those areas where the student population is predominantly Black, attention is also given to other types of positions. Students are recruited from across the country. A limited number of Fellowships and tuition scholarships are available.

Applicant's record must show promise of ability to work successfully on the graduate level. A personal interview will be an integral part of the selection process.

Deadline for application materials is January 30.

Director
Doctoral Program in Educational Administration
School of Education
Atlanta University
Atlanta, Georgia 30314

3. FINANCIAL AID FOR MINORITY STUDENTS IN EDUCATION, by Michele S. Wilson, 1975.

Garrett Park Press
Garrett Park, Maryland 20766
$2.00 per copy

4. DOROTHY DANFORTH COMPTON FELLOWSHIPS

Ten major universities have been awarded $150,000 each by the Danforth Foundation of St. Louis, Missouri. The awards will provide fellowships for minority graduate students who want to be college teachers. The Foundation expects to spend over $1,500,000 on these awards.

Students receiving fellowships will be called the Dorothy Danforth Compton Fellows. Mrs. Compton was the daughter of William H. Danforth, Sr., and the spouse of Randolph Compton of New York City. She served on the Board of the Danforth Foundation and was active in various educational endeavors. Much of her public activity was focused on the education of minority youth.

The ten universities receiving the Compton grants are Brown University, University of Chicago, Columbia University, Howard University, Stanford University, University of Texas at Austin, University of California at Los Angeles, Vanderbilt University, University of Washington, and Yale University. All will receive the same amount over three years.

The Foundation has announced that these grants are renewable, subject to successful recruitment of minority students. The total amount for each university could be $300,000 and the Foundation's expenditure will eventually top $3,000,000.

A special fund of $180,000 will be used by the Foundation to develop an environment of support for Compton Fellows and other minority graduate students interested in college teaching. Local and regional meetings will be held, featuring minority scholars, and dealing with problems and interests of importance to the students and their teachers.

Certain of the universities receiving these Danforth grants will concentrate their fellowships in specified subject-matter specializations. Other universities will focus recruitment on one or more of the four minority groups included in this grant series - Black, Mexican-Americans, Native Americans, Puerto Ricans.

Persons interested in applying for a fellowship should contact one of the universities listed above for application materials and other information.

5. THE EDUCATION POLICY FELLOWSHIP PROGRAM (EPFP)

The Education Policy Fellowship Program (EPFP) is a program of the Institute for Educational Leadership of the George Washington University. EPFP provides an adult work/learning year to individuals who have demonstrated leadership ability and a strong commitment to improving the educational system. Education Policy fellows work full-time with a carefully-selected sponsor at the policy making level in Washington, D.C. or at one of the 11 State sites. EPFP is funded by a variety of public and private grants and is a non-degree program that is designed to match learning experiences with the individual Fellow's particular skills and interests. Women and minorities are encouraged to apply.

Applicants must be college graduates and have completed any degree program by September; have had full-time professional work experience; have not been participants in a similar fellowship program in the previous 10 years; and be prepared to devote full-time to fellowship commitments during the fellowship year (September/to August 31). Applications for the 1980-81 program will be available in February of each year and will be due in April.

Education Policy Fellowship Program
1001 Connecticut Avenue, N.W., Suite 310
Washington, D.C. 20036

6. MINA SHAUGHESSY SCHOLARS PROGRAM

This program, which is administered by the Fund for the Improvement of Postsecondary Education, will provide approximately 20 grants in $18,000 awards during the 1980-81 academic year. Unlike fellowships or stipends which support only academic research, the Shaughessy program will support educational practitioners from campuses and other postsecondary education learning environments whose scholarship is based on experience and results in useful products on nationally significant issues affecting postsecondary education.

The Guidelines for the Program elaborate on the following items:

1. Although the program will provide funds for individuals, the formal applications must come from institutions, agencies and organizations and the awards must be made to such incorporated entities.

2. The focus of the program is on individual contributions to postsecondary education improvement. Applications will be expected to describe the national significance of the proposed activity, and the potential audience(s) in postsecondary education for the product.

3. The Fund is hoping to support persons who have been engaged in improving postsecondary education and are prepared to take stock of lessons learned, to analyze both new and old

approaches to teaching and learning and to identify needed future directions based upon past experience. This means that the Fund is interested in "practical scholarship" in all fields, programs, and disciplines related to education beyond high school, not just education research.

Applications should address the Fund's three general criteria for grant-making: learner-centered improvement, far-reaching impact, and cost effectiveness.

For further information and program Guidelines, contact:

Ms. Alison Bernstein
Program Officer
Fund for the Improvement of Postsecondary Education
U.S. Education Department
400 Maryland AVenue, S.W.
Room 3123, FOB-6
Washington, D.C. 20202

7. STANFORD UNIVERSITY SCHOOL OF EDUCATION

Graduate programs with conceptual and research emphasis leading to the degrees of Master of Arts, Master of Arts in Teaching, Doctor of Education, and Doctor of Philosophy are offered. An interdisciplinary degree in Social Sciences in Education is also offered. Stanford has instituted an Instructional Leadership Program for students who have received their Masters degree but have not as yet commenced their Doctoral degree.

The School of Education particularly invites applications from men and women of American ethnic and racial minorities and from women interested in the professional fields in which they continue to be underrepresented.

Deadline for filing applications for admission and financial aid is January 15.

For inquiries and request for applications contact:

Admissions Secretary
School of Education
Stanford University
Stanford, California 94305

8. TRAINING PERSONNEL FOR THE EDUCATION OF THE HANDICAPPED

These scholarships prepare students and regular and special educational personnel to deal with the special education needs of the handicapped. The purpose is to train teachers, supervisors, administrators, researchers, teacher educators, speech pathologists, and other special service personnel such as specialists in physical education and recreation. Training for paraprofessionals and volunteers is also included.

Funds are allocated to colleges, universities, and State and local educational and nonprofit agencies, which select those to receive awards or training. The training program is divided into two areas. In the preservice area for those working at the undergraduate, master's, doctoral, or postdoctoral level, students may receive stipends of up to $2,400 with possible additional amounts based on experience. Tuition is not included in this amount.

In the in-service area of institutes and workshops which help to upgrade existing skills or to assist individuals in reaching certification, participants may receive up to $15 per day.

Applications are available for institutions of postsecondary education and State and nonprofit agencies with special education programs. Authorizing legislation is Part D, Education of the Handicapped Act.

For further information contact:

The Division of Personnel Preparation
Office of Special Education
U. S. Education Department
400 Maryland Avenue, S.W.
Donohoe Building - Room 4805
Washington, D.C. 20202

Or write for the brochure Special Education Career Preparation, available from:

Closer Look
Box 1492
Washington, D.C. 20013

9. VOCATIONAL EDUCATION LEADERSHIP DEVELOPMENT AWARDS

Awards for advanced graduate study in vocational education are available to vocational education personnel, such as administrators, teacher educators, instructors, or researchers. Applicants must be currently employed, or reasonsbaly assured of employment, in vocational education; have a minimum of 2 years experience in that field; and have successfully completed a baccalaureate degree program.

This is a program in which the student's tuition and other normal fees are paid by a grant to the institution. Fellows receive a $4,500 stipend for full-time study per academic year with a $675 allowance for each eligible dependent, and an additional stipend of $900 for full-time summer study, with a $170 dependency allowance. Part-time employment is permissible only in teaching, research, or similar activities approved by the institution and the Secretary of Education.

An eligible recipient would enter a vocational education leadership developmnt program at an approved institution of higher education. This program would involve comprehensive training on the graduate level to develop leaders in the field of vocational education.

Competition for this program will begin in the Fall of 1981. Applications will be available from the Division of Research and Development, Personnel Development Branch, Office of Occupational, Vocational and Adult Education, U.S. Education Department, Washington, D.C. 20202. Authorizing Legislation is Section 1972, Part B, Vocational Education Act, as amended. (To be announced in the Federal Register.)

10. WOODROW WILSON NATIONAL FELLOWSHIP FOUNDATION: ADMINISTRATIVE INTERNSHIP PROGRAM

Administrative Internships are designed to help meet the need for well-trained administrative management at the historically Black colleges, Applachian mountain schools, Native American, and certain "other developing colleges". The program affords outstanding graduates an opportunity for services and experiences in unique and challenging settings. Interns serve as assistants to presidents, business managers, and as directors of research, planning and development. They have also been active in such areas as budgeting, investment analysis, operations analysis and research, student personnel administration, public relations, community projects, classroom teaching, and at hospitals associated with these colleges.

By June of 1981, candidates should hold an MBA, MPA, or JD degree or an EdD in higher education administration. The internship is open to any qualified candidate who wishes to apply his/her professional training to the administrative needs of educational institutions for one or more years. Candidates are chosen on the basis of academic performance, letters of reference, and personal interviews with a selection committee composed of college presidents, corporation executives, business school professors, and Foundation officers.

Application should be mailed by January 16, 1981.

For further information contact:

Director
Administrative Internship Program
Woodrow Wilson National Fellowship Foundation
Post Office Box 642
Princeton, New Jersey 08540

ENGINEERING AND SCIENCE

1. AMELIA EARHART FELLOWSHIPS - ZONTA INTERNATIONAL

Fellowships for advanced study and research in aerospace-related sciences and engineering to encourage and support study and research by young women scientists and to improve the status of women. Awards of $5,000 are made.

Candidate must have earned a bachelors degree in a discipline basic to any of the many aerospace-related sciences; must show promise of original research potential; and must gain acceptance at a qualified graduate school. The deadline for applications is January 1. Official announcements are made June 1.

Zonta International
35 East Wacker Drive
Chicago, Illinois 60616

2. BELL LABORATORIES COOPERATIVE RESEARCH FELLOWSHIP PROGRAM FOR MINORITIES

Cooperative Reserach Fellowships are awarded to outstanding beginning graduate students who are members of minority groups, for graduate work leading to the doctoral degree in the following disciplines:

Chemistry	Materials Science
Computer Science	Mathematics
Economics	Operations Research
Electrical Engineering	Physics
Experimental Human Psychology	Statistics

The objectives of the fellowship program are to identify and develop scientific and engineering research ability among members of minority groups, and to increase the representation of minorities in the sciences and engineering. The fellowships provide financial support of graduate education for individuals who have demonstrated high potential for becoming professional research scientists or engineers.

Candidates are selected on the basis of scholastic attainment and other evidence of ability and potential as research scientists or engineers.

Fellowships will normally be awarded in March to college seniors who plan to enter graduate school the following autumn. Fellowship recipients must be admitted to full-time study in a graduate program agreed upon by Bell Laboratories. Selection of the graduate school is made by the student. However, students are advised to consider northeastern universities near Bell Laboratories' New Jersey locations, since the program is designed to encourage close and continuing contact with research activities at Bell Laboratories during graduate studies. Fellowships are awarded only to U.S. citizens or holders of immigrant visas who are members of minority groups, such as Blacks, Native Americans, and Hispanics, who are presently underrepresented in the sciences.

The fellowships provide all tuition and university fees, a living stipend of $600 per month during the academic year, and related travel expenses. During the summer preceding graduate work, the fellowship holder is employed in a research laboratory in New Jersey. A personal interview with Bell Laboratories' scientists is arranged to select an appropriate summer research supervisor.

The fellowships are intended to provide graduate support for the doctoral degree for candidates having high research potential. Accordingly, the fellowship is renewable yearly for the normal duration of the graduate program, contingent upon satisfactory progress toward the doctoral degree.

Participation in the Cooperative Research Fellowship Program creates no obligation on the part of the participants or Bell Laboratories with respect to subsequent regular employment. However, qualified participants will be given full consideration for regular employment at the conclusion of their graduate studies.

Fellowship applications should include: (1) completed application form; (2) transcripts of grades from all undergraduate schools attended; (3) three letters of recommendation from college professors evaluating the applicant's ability and potential for research (additional letters of recommendation are also invited); (4) Graduate Record Examination scores on the Aptitude test and the appropriate Advanced Test (scores should be submitted by listing on the GRE registration form Institution Code R2041-2-00, Bell Laboratories).

Forty-five fellowships have been awarded under this program during the period of 1972-1979.

Applications and supporting information for fellowships must be received by January 15 and all supporting materials by January 31.

For further information and application forms, contact:

Dr. A. A. Penzias, Executive Director
Research, Communications Sciences Division
c/o Louis Cain, Jr.
Room 3A-431
Bell Laboratories
600 Mountain Avenue
Murray Hill, New Jersey 07974

3. BELL LABORATORIES ENGINEERING SCHOLARSHIP PROGRAM

The objective of the Bell Laboratories Engineering Scholarship Program (BLESP) is to encourage and assist academically qualified minorities and women to enter the engineering profession. Under the program, Bell Laboratories provides financial support for studies in computer science, electrical engineering or mechanical engineering at selected undergraduate schools. This support includes tuition, room and board or living allowance (whichever is appropriate), and required books. Approximately 15 awards are given annually.

BLESP also provides summer employment (10 or more weeks) at an appropriate Bell Laboratories location, where the participant works with a Bell Labs engineer who also serves as year-round advisor.

BLESP scholarships are renewable each semester to completion of the B.S. degree, subject to the participant's continued interest in engineering or computer science, maintenance of a "B" average in college, and satisfactory performance during summer employment.

Participation in BLESP creates no obligation on the part of the participants or Bell Laboratories with respect to subsequent regular employment. However, qualified participants will be given full consideration for regular employment at the conclusion of their undergraduate studies.

Candidates are considered and selected on the basis of scholastic aptitude and performance, rank in class, and strength of high school curriculum. Candidates must also submit three letters of recommendation from high school teachers, counselors or principals.

Applications must be received by March 1, and all supporting material by March 15.

Applications and supporting information should be sent to:

Louis Cain, Jr.
BLESP Administrator
Room 3A431
Bell Laboratories
600 Mountain Avenue
Murray Hill, New Jersey 07974

4. THE CIC MINORITIES FELLOWSHIPS PROGRAM IN THE SCIENCES

The Committee on Institutional Cooperation (CIC) has established a fellowship program designed to increase the number of underrepresented minority group members among Ph.D. degree recipients in the sciences and engineering. Up to 25 fellowships will be available for 1981-82. Each fellowship will provide full tuition plus an annual stipend of at least $4,800 for each of two years. The universities will provide two additional years of support as long as Fellows are making normal progress toward the Ph.D.

The fellowships will be available through the following CIC university campuses: University of Chicago, University of Illinois-Urbana, University of Illinois-Chicago Circle, University of Illinois-Medical Center, Indiana University-Bloomington, University of Iowa, University of Michigan, Michigan State University, University of Minnesota, Northwestern University, Ohio State University, Purdue University, University of Wisconsin-Madison, University of Wisconsin-Milwaukee, and Indiana University-Purdue University at Indianapolis.

Conditions of award: (1) All applicants must be U.S. citizens and (2) fellowship recipients must pursue programs of study leading to Ph.D. degrees and must be accepted as graduate students by at least one of the CIC universities. The fellowships can be used only at the CIC university campuses listed above.

You are eligible to apply if you are (1) a U.S. citizen who holds or will receive a bachelor's degree from a regionally-accredited college or university by August 1981, or (2) a U.S. citizen who holds or will receive a master's degree from a regionally-accredited college or university or students currently enrolled in graduate study. (Note: Since this program is intended to increase minority enrollments in the CIC universities, currently enrolled graduate students in the CIC universities are not eligible to apply.)

A single application form can be used to apply for both the fellowship and admission to up to three of the CIC universities listed above.

For complete details about the program and application forms for the fellowships and admission to CIC graduate schools, write:

CIC Minorities Fellowships Program
Kirkwood Hall 111
Indiana University
Bloomington, Indiana 47405

5. DOMESTIC MINING AND MINERAL AND MINERAL FUEL CONSERVATION

Fellowships under this program help full-time graduate students of exceptional ability and demonstrated financial need to pursue an advanced degree in domestic mining, mineral, and mineral fuel conservation, including oil, gas, coal, oil shale, and uranium. The program, funded for the first time in 1975, aims to encourage individuals to develop and improve methods of discovering, extracting, recovering, and conserving minerals and mineral fuels.

The Education Department allocates funds to a select number of institutions of postsecondary education. The schools then nominate eligible students to the Secretary of Education, who awards the fellowships. The maximum stipend to any fellow is $4,500. Institutions receive a cost-of-education allowance in the amount of $3,900 for a 12 month period. Although the focus of the program is on the master's degree level, doctoral dissertation fellowships are also available.

For further information:

Domestic Mining and Mineral and Mineral Fuel Conservation Program
Office of Higher and Continuing Education
U.S. Education Department
Washington, D.C. 20202

6. GRADUATE ENGINEERING FOR MINORITIES (GEM)

The National Consortium for Graduate Degrees for Minorities in Engineering Inc., presently consists of 25 engineering colleges and 22 industrial and governmental laboratories. Formed in 1976 to encourage minority students to consider advanced study in engineering, the Consortium offers financial support and practical laboratory work experience to American Indians, Black Americans, Chicanos (Mexican Americans), and Puerto Ricans.

The minimum requirement for a student applying is enrollment in the junior year of undergraduate study in one of the engineering disciplines at an accredited engineering college. Those presently in their senior year or recently graduated are also encouraged to apply. An applicant's record must indicate the ability to pursue graduate studies in engineering.

Each student participant receives a fellowship of $4,000 plus tuition and fees for the academic year--as well as summer employment an industrial or government laboratory. It is anticipated that an average of three semesters of graduate study will be required to complete the degree.

For information about the program, contact:

Howard G. Adams, Executive Director
National Consortium for Graduate Degrees
for Minorities in Engineering
P.O. Box 537
Notre Dame, Indiana 46556

7. LOAN FUND FOR WOMEN IN GRADUATE ENGINEERING STUDIES

Loans are made to assist women with years of work experience and those now completing undergraduate studies in acquiring graduate-level engineering training. The Program also assists business, government, and education groups who seek to place more women in professional engineering positions. A goal of the Program is to encourage the enrollment of women in graduate engineering programs.

Women who have been accepted for enrollment in a course of study at a school accredited by the Engineers' Council for Professional Development are eligible to apply for the loans. Acceptance for an approved course of study, not to include doctoral programs. Applicants must have academic and/or work experience records showing career motivation and ability to complete courses of study. U.S. citizenship is required and there must be a need for financial aid. Applications must be filed before May 15.

Loan Fund for Women in Graduate Engineering Studies
Business and Professional Women's Foundation
2012 Massachusetts Avenue, N.W.
Washington, D.C. 20036

8. ME^3 SPECIAL ENGINEERING REPORT

A listing of all engineering programs in colleges and universities across the nation which are accredited by the Engineers Council for Professional Development and which have expressed an interest in minority recruitment. Also included in the report are the types of financial aid provided by the individual colleges, supportive services offered, current minority, and total enrollment.

Minority Engineering Education Effort
(ME^3)
345 East 47th Street
New York, New York 10017
$0.50 per copy

9. MINORITY ENGINEERING RESOURCE DIRECTORY

This is a directory of organizations participating in a national campaign to increase substantially the representation of Blacks, Mexican Americans (Chicanos), Puerto Ricans, and American Indians in the engineering profession.

Copies of this publication are available from:

Committee on Minorities in Engineering
Assembly of Engineering
National Research Council
2101 Constitution Avenue, N.W.
Washington, D.C. 20418

10. NATIONAL CENTER FOR ATMOSPHERIC RESEARCH (NCAR) - POSTDOCTORAL APPOINTMENTS

A program of advanced postdoctoral study which offers educational and research opportunities in the study of the atmospheres of the earth, sun, and planets for highly qualified students of applied mathematics, physics, chemistry, engineering, and atmospheric sciences.

Graduate students just receiving the Ph.D. and with no more than four year's experience past the Ph.D. are eligible to apply. Applications from minorities and women are encouraged. Ability to take advantage of opportunities at NCAR is a primary criteria. Applications due by January 15.

Dr. Maurice L. Blackmon
Chairman - Advanced Study Program
National Center for Atmospheric Research
Post Office Box 3000
Boulder, Colorado 80307

11. THE NATIONAL FUND FOR MINORITY ENGINEERING STUDENTS

The Fund provides essential, supplemental financial assistance to minority students enrolled in engineering schools so that the necessary financial resources will be available to support their undergraduate study. Incentive grants are awarded to engineering schools that meet agreed-upon minority enrollment goals. Fellowship awards are made through schools to Black, Chicano/Mexican American, Puerto Rican, and American Indian students. Applications should be made to engineering school's office of financial aid.

For a list of the schools participating in the Fund's program, contact:

ELizabeth M. Perlman
Director of Communications
The National Fund for Minority Engineering Students
220 East 42nd Street - Suite 3105
New York, New York 10017

12. NATIONAL RESEARCH COUNCIL RESEARCH ASSOCIATESHIPS

These programs provide opportunities for postdoctoral research in some 65 federal laboratories in the fields of Biological, Medical, and Behaviorial Sciences; Chemical, Engineering, Mathematical, Earth, Physical and Space Sciences.

Awards are made on a competitive basis to scientists and engineers who hold a doctoral degree in one of the above or related fields or who will receive the degree prior to appointment. Stipends are not less than $20,500 per annum and are subject to income tax.

Application materials and detailed information may be requested from the address below. For the annual February review, inquiries should be made between October 15 and January 5, and applications must be postmarked by January 15. (In the NASA program, two additional reviews are held each year with application deadlines of April 15 and August 15).

Associateship Office (JH 608-D5)
National Research Council
2101 Constitution Avenue, N.W.
Washington, D.C. 20418

13. NATIONAL RESEARCH SERVICE AWARDS

Under authority of Section 472 of the Public Health Service Act as amended, the National Institutes of Health supports National Research Service Awards through institutional training grants and individual postdoctoral fellowships.

INSTITUTIONAL TRAINING GRANTS: Grants are awarded to domestic nonprofit private or public institutions to develop or enhance research training opportunities for individuals selected by them who are interested in careers in biomedical and behavioral research. Predoctoral and postdoctoral trainees may be supported if either or both level(s) of training are justified in the application and approved. The applicant institution must have, or be able to develop, the staff and facilities required for the proposed programs. The training program director at the institution will be responsible for the selection and appointment of trainees to receive NRSAs and for the overall direction of the program. The proposed program must encompass supervised biomedical or behavioral research and offer opportunity for research training leading to the research degree, or, for those who have already attained the research degree, opportunity to broaden their scientific background. For those who have attained the health professional degree, the supervised research should be accompanied by training in scientific study leading to the M.D., D.O., D.D.S., or other similar professional degrees, nor will they support residency training.

Individuals appointed as trainees on the grant must be citizens or noncitizen nationals of the United States, or must have been lawfully admitted to the United States for permanent residency and have in their possession an Alien Registration Card (I-151or I-551) at the time of appointment.

Predoctotoral trainees must have received an appropriate baccalaureate degree by the date of appointment to the approved training program. An individual at the postdoctoral level must have received by the date of appointment to the approved training program, a Ph.D., M.D., D.D.S., D.O., D.V.M., O.D., Sc.D., D.Eng., D.N.S., or equivalent domestic or foreign degree.

INDIVIDUAL POSTDOCTORAL FELLOWSHIPS: Awards are made at the postdoctoral level to individuals interested in receiving training experience in biomedical and behavioral research. Applicants must be citizens or non-citizen nationals or have been lawfully admitted to the United States for permanent residence and have in their possession an Alien Registration Receipt Card (I-151 or I-551) at the time of application. As of the beginning date of the proposed fellowship, an applicant must have received a Ph.D., M.D., D.D.S., D.O., D.V.M., Sc.D., D.Eng., D.N.S., or equivalent domestic or foreign degree. An applicant must arrange for appointment to an appropriate institution and acceptance by a sponsor who will supervise his or her training and research experience. The major emphasis of the application should be the research training experience and broadening of scientific competence.

Application materials and further information on National Research Service Awards may be obtained from:

Grants Inquiries Office
Division of Research Grants
National Institute of Health
Bethesda, Maryland 20205

14. NATIONAL SCIENCE FOUNDATION GRADUATE FELLOWSHIPS

As a means of promoting the progress of science in the United States, the National Science Foundation awards approximately 400 new three year Graduate Fellowships to individuals who have demonstrated ability and special aptitude for advanced training in science. The Fellowships are awarded for study or work leading to masters or doctoral degrees in the mathematical, physical, medical, biological, engineering, and social sciences, and in the history and philosophy of science. New fellowships to be awarded in the Spring will be for periods of three years, the second and third years to be approved by the Foundation on certification by the fellowship institution of the student's satisfactory progress toward an advanced degree in science.

The Fellowship Program is open only to applicants who are citizens or nationals of the United States as of the time of application. Generally, those eligible to apply will be college seniors or first year graduate students. No student will be eligible for more than three years of National Science Foundation Graduate Fellowship support.

Each applicant must submit a signed application form. Other supplementary forms including grade reports, transcripts of college and university records, a proposed plan for graduate study or research, and reference reports must be submitted.

The Fellowship Office
National Research Council
2101 Constitution Avenue, N.W.
Washington, D.C. 20418

15. NSF MINORITY GRADUATE FELLOWSHIP PROGRAM

These fellowships, providing three years of support, are intended for persons at or near the beginning of their graduate study in science. Fields covered are the mathematical, physical, medical, biological, engineering, and social sciences, and the history and philosophy of science. Awards are not made in clinical, education, or business fields, in history or social work, for work leading to medical, dental, law or public health degrees, or for study in joint science-professional degree programs. A list of specific fields supported in this program is included in the application materials.

An applicant must be a citizen or national of the U.S. as of the time of application, and a member of an ethnic minority group underrepresented in the advanced levels of the U.S. science personnel pool, i.e., American Indian, Alaskan Native, Black, Mexican American/Chicano or Puerto Rican. Eligibility is further limited to those individuals who, as of the time of application, have not completed postbaccalaureate study in excess of 30 semester hours/45 quarter hours, or equivalent, in any field of science, engineering, social science or mathematics.

Application materials and information on deadline for submitting applications, usually early December, may be obtained from:

Fellowship Office
National Research Council
2101 Constitution Avenue, N.W.
Washington, D.C. 20418

16. NATIONAL SCIENCE FOUNDATION - MINORITY INSTITUTION GRADUATE TRAINEESHIPS

This graduate traineeship program is designed "to improve the access of graduate students attending predominately minority colleges and universities to careers in science and technology...". These traineeships are awarded to the institutions which offer master's or higher degrees in the sciences. The grants are designed to help the institution defray educational costs and to provide stipends for the graduate student appointee who is enrolled in those departments eligible for National Science Foundation support.

The maximum number of years of appointment for any one individual is 2 years for a master's degree or 4 years for a doctoral degree. Support for individuals through subsequent years might be expected to be provided through other institutional means, i.e., teaching assistantships, research assistantships and fellowships. The 12-month stipends to be paid from NSF funds to Trainees will be $4,020 or $325 per month. No dependency allowances are provided, and payment will be made to Trainees by the institution.

For further information, an individual student should contact his/her educational institution in order to determine institution participation and student eligibility. Individual students do not apply to NSF for these appointments.

17. NATIONAL SCIENCE FOUNDATION - POSTDOCTORAL FELLOWSHIPS

As a means of strengthening the science base of the Nation, the NSF plans to award in late February, subject to the availability of funds, approximately 50 fellowships for postdoctoral research and study on scientific programs. Awards will be made for research and study in the mathematical, physical, medical, biological, engineering, and social sciences as well as interdisciplinary areas.

The Fellowships will be offered to those who are (1) citizens or nationals of the U.S. as of the date of application; (2) will have earned by the beginning of their fellowship tenures a Ph.D. degree in one of the fields of science listed above or have had research training and experience equivalent to that represented by a Ph.D. degree; (3) will have held the doctorate for no more than 5 years as of the date of application; and (4) will not previously have entered on tenure of an NSF Postdoctoral Fellowship. Fellowship stipends vary from $6,900 to $13,800, depending upon the length of tenure.

Application materials and deadline for filing applications may be obtained from:

Fellowship Office
National Research Council
2101 Constitution Avenue, N.W.
Washington, D.C. 20418

18. NATO POSTDOCTORAL FELLOWSHIPS IN SCIENCE

These fellowships, normally awarded for tenure of either 9 or 12 months, are intended for persons planning to enter upon or continue postdoctoral study in the sciences at a non-profit institution in European countries which are members of NATO or which cooperate closely with NATO. Fields covered are the mathematical, physical, medical, biological, engineering, and social sciences, and the history and/or philosophy of science. Also included are interdisciplinary fields which are comprised of overlapping areas among two or more sciences (such as oceanography, operations research, meteorology, and biophysics). A list of the specific fields supported in this program is included in the application materials.

Applicants must be citizens or nationals of the U.S. by date of application, have demonstrated ability and special aptitude for advanced training in the sciences and have, or will have, by the beginning of the fellowship tenure, earned doctoral degrees in any of the qualifying fields of science within the past five years or have had research training and experience equivalent to that represented by the doctoral degree.

Application materials and information on deadline for submitting applications may be obtained from:

Division of Scientific Personnel Improvement
National Science Foundation
NATO Fellowship Program Office
Washington, D.C. 20550

HEALTH AND MEDICINE

1. ALLIED HEALTH EDUCATION DIRECTORY (Eighth Edition)

A directory which lists more than 2,800 allied health educational programs; includes descriptions of 24 allied health occupations, accredited educational programs in each and a section on financial aid. The eighth edition may be ordered from:

American Medical Association
P. O. Box 821
Monroe, Wisconsin 53566
Attn: OP-391
Cost: $12.00

For Direct correspondence write to:

Patricia Dedman
Editorial Coordinator
Department of Allied Health Education & Accreditation
American Medical Association
535 North Dearborn Street
Chicago, Illinois 60610

2. AMERICAN FUND FOR DENTAL HEALTH

The American Fund for Dental Health sponsors a program of dental scholarships for minority students (Black, American Indian, Mexican American, and Puerto Rican). Students selected may receive for their first year of dental school up to $2,000 for school expenses, depending on need. Upon re-application and report of satisfactory progress, a grant of up to $2,000 may be renewed for the second year of dental studies.

Must be a U.S. citizen and member of a minority group which is currently underrepresented in the dental profession; must have been accepted at a dental school in the U.S. accredited by the American Dental Association. Deadline for submitting applications is May 1.

Applications are available from the Student Affairs or Financial Aid Office of the dental school one plans to attend and the American Fund for Dental Health. For further information on the program, contact:

American Fund for Dental Health
211 East Chicago Avenue
Chicago, Illinois 60611

3. ASSOCIATION OF UNIVERSITY PROGRAMS IN HEALTH ADMINISTRATION (AUPHA)

Certain colleges and universities in the United States and Canada are associated with AUPHA. The basic curriculum encompasses the study of administrative theory, concepts, and skills; the study of elements of health services and medical care, and the study of health facility

functions, organization, and management. Financial aid for graduate students may be obtained from the American College of Hospital Administrators, W. K. Kellogg Foundation Loan Fund, Foster G. McGraw Scholarship Fund, Equitable Life Assurance Society Scholarship Fund, AUPHA National Scholarship and Loan Fund for Minority Group Students, and Federal sources.

Students interested in the AUPHA National Scholarship/Loan Fund for Minority Group Students must be enrolled in a graduate program with AUPHA membership.

For information about financial assistance, admission, and curriculum write to the program director of the university of your choice. For a list of AUPHA member schools, contact:

Association of University Programs in Health Administration
Office of Educational Opportunity
1755 Massachusetts Avenue, N.W.
Suite 308
Washington, D.C. 20036

4. EQUAL OPPORTUNITY FELLOWSHIP PROGRAM FOR DISADVANTAGED AND MINORITY STUDENTS - MICHIGAN STATE UNIVERSITY GRADUATE SCHOOL

The purpose of the Equal Opportunity Fellowship Program is to provide financial assistance to disadvantaged and minority graduate and professional post-baccalaureate and professional school (Human Medicine, Osteopathic Medicine, and Veterinary Medicine) students at Michigan State University.

To be eligible, a person must be a U.S. citizen with preference given to residents of the State of Michigan. Also, one must be a member of a minority group (American Indian or Alaskan native, Asian or Pacific Islander, Black, or Hispanic), demonstrate academic potential and need for financial assistance and be accepted to a graduate or post-baccalaureate professional degree program on a regular basis. All EOP Fellows must enroll as students on campus in residence at M.S.U., enroll in and earn 6 or more graduate credits, not hold a full time position, and have a cumulative GPA of 3.0 or better in courses taken for graduate credit.

Financial support may be granted for 8 academic terms on a master's degree and 16 academic terms on a doctoral degree. Post-baccalaureate professional students will receive fellowships for 8 academic terms. The number of students receiving fellowships is determined by available resources.

For application forms and additional information including deadline dates, contact:

EOP Fellowship Program for Disadvantaged and Minority Students
Equal Opportunity Fellowship Program
The Graduate School
246 Administration Building
East Lansing, Michigan 48824

5. HEALTH EDUCATION ASSISTANCE LOAN PROGRAM

The Health Education Assistance Loan Program (HEAL) provides federally insured loans to graduate students attending eligible schools of medicine, osteopathy, dentistry, veterinary medicine, optometry, podiatry, pharmacy, and public health. The loans are made by participating lenders, including banks, credit unions, savings and loan associations, and educational institutions.

The maximum you may borrow is $10,000 per academic year to a total of $50,000. Pharmacy students are limited to $7,500 per academic year to a total of $37,500. However, the borrowing limits for students enrolled in schools of medicine, osteopathy and dentistry may be increased to $15,000 a year and $60,000 aggregate if the cost of education requires the increase.

To apply for HEAL, a borrower must obtain an application form from the financial aid officer at an eligible health professions school. After completing the borrower's section, the borrower must have the school section completed by the financial aid officer and submit the application to a participating lender.

For further information, contact:

HEAL
Post Office Box 23033
L'Enfant Plaza
Washington, D.C. 20042

6. HEALTH PROFESSIONS STUDENT LOAN PROGRAM

This is a program of long-term, low-interest loans to assist students having need for financial assistance to undertake the course of study required to become a physician, dentist, osteopath, optometrist, pharmacist, podiatrist, or veterinarian. Funds are allocated to accredited schools of medicine, dentistry, osteopathy, optometry, pharmacy, podiatry, and veterinary medicine which are located in the United States and Puerto Rico, and which participate in the student loan program.

Each school participating in this program is responsible for selecting the recipients of loans and for determining the amount of assistance a student requires. Students applying for assistance under this program should make application to the school in which they have been accepted for enrollment or in which they are enrolled.

You are eligible to apply for a loan at a school which participates in the Health Professions Student Loan Program if you are:

1. A citizen or national of the United States, or have such immigration status and personal plans to justify the conclusion that you intend to become a permanent resident of the United States;

2. Enrolled or accepted for enrollment in that school as a full-time student pursuing a course of study leading to a degree of doctor of medicine, doctor of dental surgery or

equivalent degree, doctor of osteopathy, doctor of optometry or equivalent degree, bachelor of science in pharmacy or equivalent degree, doctor of podiatry or equivalent degree, or doctor of veterinary medicine or equivalent degree; and

3. In need of the loan to be able to pursue the course of study.

Preprofessional students, interns, residents, and students seeking advanced training are not eligible for assistance under this program.

The maximum amount you may borrow for each school year is the cost of tuition plus $2,500, or the amount of your financial need, whichever is the lesser. The interest rate is seven percent (7%) for all loans made on or after October 1,1977.

To obtain further information on how to apply for this loan consult the Director of Student Financial Aid at the school where you intend to apply for admission or where you are enrolled.

For a Fact Sheet on the Program write:

U.S. Department of Health and Human Services
Public Health Service
Health Resources Administration
Bureau of Health Manpower
Student Assistance Branch
Hyattsville, Maryland 20782

7. INDIAN HEALTH EMPLOYEES SCHOLARSHIP FUND, INC.

A private organization of the Indian Health Service employees which awards scholarships to Native Americans. Applicants planning to enter the health field are given first consideration; applicants planning to enter all other fields will be considered as funds allow.

Applicant must be of Indian descent - no certain blood quantum necessary (proof of Indian descent is necessary); have scholastic ability; need for assistance; and attend an accredited school. Amount of award based on need and availability of funds.

Mrs. Vylla Picotte
Executive Secretary
Indian Health Employees Scholarship Fund, Inc.
Federal Building - Room 215
115 - Fourth Avenue, S.E.
Aberdeen, South Dakota 57401

8. MEDICAL SCHOOL ADMISSION REQUIREMENTS

This book is published annually by the Association of American Medical Colleges. Of special interest are chapters on "Financial Information for Undergraduate Medical Students," "Information for Minority Group Students," "Information About Medical Schools," and the section of "Special Information for Women."

The premedical advisors of most colleges have copies on hand for students to examine. The book may be purchased from the--

Association of American Medical Colleges
One Dupont Circle, N.W.
Washington, D.C. 20036
$5.00 per copy

9. MINORITY STUDENT OPPORTUNITIES IN U.S. MEDICAL SCHOOLS (1980-81)

Association of American Medical Colleges
ATTN: Membership and Subscriptions
One Dupont Circle, N.W.
Washington, D.C. 20036
$5.00 per copy

10. NATIONAL HEALTH SERVICE CORPS SCHOLARSHIP PROGRAM, 1981-82 School Year

A competitive, service-conditional financial support program for students of medicine -- both allopathic (M.D.) and osteopathic (D.O.) -- and dentistry. Other participating disciplines for 1981-82 may be determined this fall. Nearly 13,000 students have received awards since 1973-74.

In order to apply, one must be a U.S. citizen at the time of application; enrolled or accepted for full-time enrollment in a nationally-accredited program for the 1981-82 school year, with classes starting by December 31, 1981; eligible for Federal employment at the time of service; and free of conflicting service obligations.

Benefits include school tuition and fees paid for the 1981-82 school year, a monthly stipend (at least $485) for living expenses,and a lump-sum to cover other educational expenses. Annual awards are renewable upon request for up to a total of four years.

The selection criteria is based on community background and work or volunteer experiences in areas short of primary health care personnel, career goals of primary care clinical practice in such areas following the service obligation, and satisfactory academic performance. Financial need is not a factor for selection.

Recipients are obligated to one year of clinical professional practice in a higher priority health manpower shortage area for each year of scholarship support; minimum service obligation is 2 years. Service obligation may be fulfilled either as a salaried Federal employee or in private practice. Federal employment may be either as a member of the Commissioned Corps or the U.S. Public Health Service (military-equivalent pay scale) or under U.S. Civil Service (General Schedule pay scale). Private practice may include salaried employment by a public or private non-profit health care provider.

Starting October 1980, applications may be reserved for the 1981-82 school year by writing or calling the NHSC Scholarship Program. Applications will be mailed around February 1981, with May receipt deadline likely. Call toll-free (800) 638-0824 from Puerto Rico, the Virgin Islands, and all States except Maryland, Alaska, and Hawaii. From these States call collect (301) 436-6453. Office hours, 8:30 a.m. to 5:00 p.m., Monday through Friday, except Federal holidays.

NHSC Scholarships for (indicate Medicine or Dentistry)
3700 East-West Highway
Hyattsville, Maryland 20782

NOTICE: Scholarship awards for the 1981-82 school year depend upon Congressional authorization of the Program and appropriation of funds. Information in the above description is incomplete and subject to change. The Applicant Information Bulletin for the 1981-82 school year, included with application materials, will contain the complete and official description of the Program.

11. NATIONAL MEDICAL FELLOWSHIPS, INC.

Fellowships are awarded to Black American, American Indian, Mexican-American and mainland Puerto Rican men and women who have been accepted by or are attending a medical school in the United States and who require financial aid. The size of an individual award varies, but is generally based on the applicant's financial situation and the costs at the medical school he or she attends.

An applicant must be a citizen of the United States, or must have already filed a declaration of intent to become a citizen.

Students should request applications directly from NMF.

National Medical Fellowships, Inc.
250 West 57th Street
New York, New York 10019

12. NURSING SCHOLARSHIP PROGRAM

The purpose of the program is to assist students of exceptional financial need to undertake courses of study leading to careers in nursing.

Federal Funds for this program are allocated to accredited schools of nursing education. These schools are responsible for selecting the recipients of such scholarships and for determining the amount of the award. Students applying for assistance under this program should make application to the school in which they have been accepted for enrollment or in which they are enrolled.

You are eligible to apply for a Nursing Scholarship if you are a citizen or national of the United States, or have such immigration status and personal plans as to justify the conclusion that you intend to become a permanent resident of the United States, and are enrolled as a full-time or half-time student in a course leading to a diploma

in nursing, an associate degree in nursing, a bachelor's degree in nursing or an equivalent degree, or a graduate degree in nursing.

You may receive $2,000 for an academic year, or the amount of your financial need, whichever is the lesser. You should consult the Director of Student Financial Aid at the school where you intend to apply for admission or where you are enrolled.

For a Fact Sheet on the Program write:

U. S. Department of Health and Human Services
Public Health Service
Health Resources Administration
Bureau of Health Manpower
Student Assistance Branch
Bethesda, Maryland 20014

13. NURSING STUDENT LOAN PROGRAM

The program is intended to assist students to achieve careers in nursing by providing long-term, low-interest loans to help meet costs of education.

Federal funds for this program are allocated to accredited schools of nursing education. These schools are responsible for selecting the recipients of loans and for determining the amount of assistance a student requires. Students applying for assistance under this program should make application to the school in which they have been accepted for enrollment or in which they are enrolled.

You are eligible to apply for a Nursing Student Loan if you are a citizen or national of the United States, or have such immigration status and personal plans to justify the conclusion that you intend to become a permanent resident of the United States, and are enrolled as a full-time or half-time student in a course leading to a diploma in nursing, an associate degree in nursing, a bachelor's degree in nursing or an equivalent degree, or a graduate degree in nursing.

You may borrow $2,500 for an academic year, or the amount of your financial need, whichever is the lesser. The total amount of a student's loans for all years may not exceed $10,000. On loans made after June 30, 1969, the interest rate is three percent a year..

You should consult the Director of Student Financial Aid at the school where you intend to apply for admission or where you are enrolled.

For a Fact Sheet on the program write:

U. S. Department of Health and Human Services
Public Health Service
Health Resources Administration
Bureau of Health Manpower
Student and Institutional Assistance Branch
Hyattsville, Maryland 20782

14. SCHOLARSHIP PROGRAM FOR FIRST-YEAR STUDENTS OF EXCEPTIONAL FINANCIAL NEED

This is a program that provides a scholarship without a service or financial obligation to first-year students of exceptional financial need with the purpose of encouraging these students to pursue a career in medicine, osteopathy, dentistry, optometry, pharmacy, podiatry or veterinary medicine.

Federal funds for this program are allocated to participating accredited health professions schools. These schools are responsible for selecting the recipients of such scholarships.

Students applying for assistance under this program should apply to the school in which they have been accepted for enrollment or in which they are enrolled.

You are eligible to apply if you are a citizen or national of the United States, or a lawful permanent resident of the United States, Puerto Rico, the Virgin Islands, Guam, the Trust Territory of the Pacific Islands or the Northern Mariana Islands; are accepted for enrollment, or are enrolled in a health professions school as a full-time student in the first year of study; and are determined to be in "exceptional financial need".

The scholarship shall cover the cost of the tuition for that school year and other reasonable educational expenses including fees, books and laboratory expenses and stipend of $400 per month for 12 consecutive months, adjusted yearly in accordance with the cost-of-living increases in the Federal salaries.

To obtain further information on how to apply to the program, contact the Directory of Student Financial Aid at the school where you intend to apply for admission or where you are enrolled.

15. SO YOU WANT TO BE A DOCTOR -- A GUIDE TO MEDICAL ADMISSIONS FOR THE MINORITY STUDENT

This brochure provides up-to-date information on how a student should prepare for a career in medicine, the admissions procedures, financial assistance, characteristics of a minority student currently enrolled, and tips on how to get through medical school.

Student National Medical Association, Inc.
1133 - 15th Street, N.W.
Suite 1000
Washington, D.C. 20005

16. TOWNSEND/KRAFT MEDICAL OUTLOOK

A guide to medical careers is a monthly magazine designed to provide students and medical professionals with information on many aspects of medical careers.

Available from:

Townsend/Kraft
Division of Townsend Communications, Inc.
104 North Main Street
Liberty, Missouri 64068

17. WOMEN AND MINORITIES IN HEALTH FIELDS: A TREND ANALYSIS OF FRESHMEN
Volume I - Freshmen Interested in the Health Professions and
Volume III - Freshmen Interested in Nursing and Allied Health Professions by Engin Inel Holmstrom, Paula R. Knepper, and Laura Kent.

Women and Minorities in Health Fields
American Council on Education
Policy Analysis Service
One Dupont Circle
Washington, D.C. 20036
$3.00 each

INTERNATIONAL STUDY

1. FELLOWSHIPS FOR INTERNATIONAL DOCTORAL RESEARCH AND POSTDOCTORAL RESEARCH GRANTS

The Social Science Research Council and the American Council of Learned Societies provide fellowships to doctoral students and research grants to scholars holding the Ph.D. degree for international research. Applicants for the doctoral fellowships must have completed all work toward the Doctorate except the dissertation by the time they take the fellowship. The fellowship provides 9-18 months in the field and an additional 6 months write-up-period at the home university after satisfactory completion of the field work. The areas of study include Africa, Asia, Latin America and the Caribbean, the Near and Middle East, and Western Europe. Post-doctoral grants are available for research in foreign areas sponsored by the two Councils. The areas of study include Africa, Contemporary Republic of China, the economy of China, Japan, Korea, Latin America and the Caribbean, the Near and Middle East, South Asia, South East Asia, and Western Europe.

Applicants for most programs must be citizens or permanent residents of the United States or Canada. Fellowships and grants average between $5,000 and $15,000 depending upon the program. In requesting an application, each applicant must provide the Council with adequate information about their educational background. The deadline for submission of applications for the Doctoral program is November 1 and December 1 for the post-doctoral program. Awards for both programs are announced in March of the following year.

Requests for applications should be made to:

Fellowships and Grants
The Social Science Research Council
605 Third Avenue
New York, New York 10016

2. GRANTS FOR GRADUATE STUDY ABROAD

Students or faculty interested in receiving grants to teach and/or study and live in a foreign country and to increase the mutual understanding between the people of the United States and other countries through the exchange of persons, knowledge, and skills should apply. Several types of opportunities are available, but the majority of the grants are for advanced graduate students who, in most cases, will be engaged in research for the doctoral dissertation. Grants are also available to other graduate students, graduating seniors, and candidates who wish to further their careers in the creative and performing arts.

Applicants must be U.S. citizens, have earned a B.A. degree or an equivalent before the beginning date of the grant and may not hold a doctoral degree at the time of application. (There are a number of other requirements to be met also.) The competition opens early in the Spring prior to the academic year for which the grant application will be made. For example, apply in early Spring 1980 for a 1981-82 grant.

Contact Fulbright Program Advisers on campus for enrolled students, or IIE for at-large applicants.

For further details, write to:

Division of Study Abroad Program
Institute of International Education
809 United Nations Plaza
New York, New York 10017
Free Brochure

3. RHODES SCHOLARSHIP

Each year 32 American students are elected as Rhodes Scholars to attend the University of Oxford. Candidates should be citizens of the United States and unmarried and between the ages of 18 and 23, inclusive, by October 1 in the year of application. Candidates are also required to have achieved academic standing sufficiently advanced to assure completion of a bachelor's degree before the end of the academic year in which an application is filed. Candidates are evaluated on their merits without regard to race or gender. A Rhodes Scholarship entitles the recipient to a minimum of two years' study in any field which can be productively pursued in the University of Oxford. The stipend of a Rhodes Scholarship consists of a direct payment to the Scholar's College of approved fees, plus a maintenance allowance. These combined payments (in 1980) amount to about $7,000 a year.

For additional information write:

The Rhodes Scholarship Trust
Office of the American Secretary
Wesleyan University
Middletown, Connecticut 06457

4. SAINT-JOHN PERSE RESEARCH FELLOWSHIPS, 1981-1982

The French-American Foundation announces a program of research fellowships for doctoral candidates at universities in the United States or Canada who are preparing dissertations on the French poet Saint-John Perse.

Each fellowship grant of $4,000 is for support of full-time doctoral research for a six-month period between November 1, 1981 and June 20, 1982 at the Centre Saint-John Perse of the University of Provence (Aix-Marseille I).

Applications must be filed by April 1, 1981 and should include: a completed application form, a graduate transcript, a concise description of the candidate's thesis, and two letters of recommendation from individuals familiar with the thesis, including one from the thesis advisor.

Final selections will be announced on April 15, 1981. The decision of the French-American Foundation jury shall be final in determining the number of fellowships to be granted in any given year.

Further information and application forms may be obtained from:

Ms. Cynthia Kass
The French-American Foundation
680 Park Avenue
New York, New York 10021

5. TOCQUEVILLE GRANT PROGRAM: FELLOWSHIPS FOR CONTEMPORARY FRENCH STUDIES

The French-American Foundation is offering one to three research fellowships for doctoral candidates in the social sciences who are preparing dissertations on 19th and 20th century France. Candidates must have completed their general examinations.

Each grant of $8,000 is for support of one year's full-time doctoral research in France.

Applications must be filed by February 15, 1981 and should include: A completed application form, a graduate transcript, a concise description of the candidate's thesis, and two letters of recommendation from individuals familiar with the thesis, including one from the thesis advisor.

Final selections will be announced on April 1, 1981.

Further information and application forms may be obtained from:

The French-American Foundation
680 Park Avenue
New York, New York 10021

JOURNALISM

1. FINANCIAL AID FOR MINORITY STUDENTS IN JOURNALISM/COMMUNICATIONS
by Michele S. Wilson

Garrett Park Press
Garrett Park, Maryland 20766
$2.00 per copy

2. JOURNALISM CAREER AND SCHOLARSHIP GUIDE

A listing of schools offering programs in journalism, degrees and sequences offered at each school, directors, phone numbers of each school, and average yearly school costs, as well as information on more than $2.3 million in financial aid for the study of journalism and mass communications. A special section on scholarships for minority students is included. The book also contains information on what to study in college and where the jobs are and how to find them.

The Newspaper Fund
P. O. Box 300
Princeton, New Jersey 08540
Single copy--free

3. MINORITY INTERNSHIP PROGRAM

This newspaper internship program is designed to give minority graduate students experiences in journalism. College seniors planning graduate studies beginning in the fall of 1980 may also apply. No specific major is emphasized.

Eleven students have been chosen for the 1980 program. It will include a three-week training course, summer employment on a daily newspaper, and concludes with a $1,000 scholarship.

For further information write:

The Newspaper Fund, Inc.
P. O. Box 300
Princeton, New Jersey 08540

LAW

1. AMERICAN INDIAN LAW CENTER, INC.

The Law Center, located in the University of New Mexico School of Law, administers the Special Scholarship Program in Law for American Indians. The purpose of the program is to encourage American Indians and Alaska Natives to attend law school and to assist them during their law school career.

All Indians and Natives who are interested in attending law school are urged to apply if they have a degree or will be receiving a degree within 9 months of the date of their application. Applicants should indicate on their applications whether they are eligible for Bureau of Indian Affairs services and whether they have received such services in the past. Preference will be given to applicants who have been active in Indian Affairs and who show promise of returning to active participation in Indian Affairs upon completion of law school.

Inquires and request for applications:

Persons interested in the Program should write or call for an application. Applications should also be available through the Bureau of Indian Affairs Office and most agency offices; many tribal and CAP offices; undergraduate Indian student clubs and Indian studies departments; members of the American Indian Law Students Association; college placement offices;and the United Scholarship Service.

Program applications and LSAT scores should be received at the Program office by March 15.

Mr. Sam Deloria, Director
Special Scholarship Program in Law for American Indians
American Indian Law Center, Inc.
P. O. Box 4456 - Station A
Alburquerque, New Mexico 87196

2. COUNCIL ON LEGAL EDUCATION OPPORTUNITY (CLEO)

CLEO is a Federally funded program that seeks to provide educationally and economically disadvantaged students an opportunity to attend a law school accredited by the American Bar Association. In cooperation with law schools, it operates six-week summer institutes that provide selected students a means of identifying their capacity for law study. In addition to travel expenses and living costs for the institutes, the program provides an annual living stipend to those summer institute graduates who continue on in law school. CLEO is sponsored jointly by the American Bar Association, the Association of American Law Schools, La Raza National Lawyers Association, the Law School Admission Council, and the National Bar Association. In addition it is an excellent source of information on various types of loans, scholarships and grants-in-aid for minority students planning to study law.

Any person is eligible who is from a low-income and/or educationally disadvantaged background and who will have graduated from college by the beginning of the summer. Applicants must be U.S. citizens or permanent residents of the United States and reside in this country for other than temporary purposes. Attendance at a law school for any length of time as a regularly enrolled student precludes participation in CLEO. Applicants must also take the LSAT no later than the February sitting.

Inquiries and requests for application:

Council on Legal Education Opportunity (CLEO)
Suite 940
818 - 18th Street, N.W.
Washington, D.C. 20006

3. EARL WARREN LEGAL TRAINING PROGRAM, INC.

The Training program makes grants available to Black students entering law school in the Fall.

The application date ends March 15 and decisions are made in June and July.

NAACP Legal Defense and Educational Fund, Inc.
Earl Warren Legal Training Program
Attention: Butler T. Henderson
10 Columbus Circle - Suite 2030
New York, New York 10019

4. FINANCIAL AID FOR MINORITY STUDENTS IN LAW by Michele S. Wilson

Garrett Park Press
Garrett Park, Maryland 20766
$2.00 per copy

5. FINANCIAL AID PROGRAMS FOR MINORITY AND DISADVANTAGED STUDENTS IN LAW SCHOOL

The listed financial aid programs are designed to provide a starting point for students who are either planning to attend law school or who are presently enrolled and who have substantial financial need.

Council on Legal Education Opportunity
818 18th Street, N.W.
Suite 940
Washington, D.C. 20006

6. MEXICAN AMERICAN LEGAL DEFENSE AND EDUCATIONAL FUND (MALDEF)

MALDEF makes loans available to Spanish surnamed law students presently enrolled in full-time law school programs. Loans are totally or partially forgiven, if, upon graduation from law school, the applicant enters the practice of law for a period of one year to low income persons (as determined by the Federal government), of which 25% of the total clientele must be of Mexican or Latino descent. For additional information regarding the cancellation of loans and the conditions to which the loan is subject write to:

Mexican American Legal Defense and Educational Fund, Inc.
Scholarship Program
28 Geary Street, Sixth Floor
San Francisco, CA 94108

POLITICAL SCIENCE AND PUBLIC ADMINISTRATION

1. AMERICAN POLITICAL SCIENCE ASSOCIATION

The American Political Science Association provides fellowships for Black students who are about to begin graduate study. The students are provided with $3,000 and the APSA attempts to have the college or university cover tuition.

The application deadline is January 1 for the 1981-82 school year.

Dr. Maurice C. Woodard
American Political Science Association
1527 New Hampshire Avenue, N.W.
Washington, D.C. 20036

2. CONGRESSIONAL FELLOWSHIPS

A $12,000 stipend is awarded for a years work on Capitol Hill. A one month orientation period is followed by numerous conferences with members of Congress and others during the remainder of the year. Each Fellow spends nine months working as a full time aide to members of the House and Senate, or on the staff of a Congressional Committee.

Applicants who are political scientists must have completed a Ph.D. in Political Science within the last 10 years, journalists must have a bachelors degree and between two and ten years of professional experience in newspaper, magazine, radio or television reporting.

Applications must be submitted prior to December 1, awards are announced by March 15.

For additional information write:

Congressional Fellowship Program
American Political Science Association
1527 New Hampshire Avenue, N.W.
Washington, D.C. 20036

3. EDUCATION FOR PUBLIC SERVICE

Funded for the first time in 1975, this program provides fellowships to help full-time graduate students of superior ability to prepare for management careers in public service. "Public service" careers, as defined by the program, include jobs in all levels of government--local, State, and Federal--as well as in non-profit community service agencies.

Participating colleges and universities receive funds from the U.S. Education Department, and then they nominate eligible students to the Secretary of Education, who awards the fellowships. The maximum stipend to any fellow is $4,500 for a 12 month period. Emphasis is placed upon the support of master's degree programs, though some support may be available at the doctoral level.

Applicants should apply directly to institutions of postsecondary education selected for participation by the Education Department. To determine whether your institution has been selected, contact the appropriate graduate office.

For further information (including a list of approved institutions and programs), write:

Education for the Public Service
Office of Higher and Continuing Education
U.S. Education Department
400 Maryland Avenue, S.W.
Room 3060, ROB-3
Washington, D.C. 20202

4. INSTITUTE OF POLITICS FELLOWSHIPS, JOHN F. KENNEDY SCHOOL OF GOVERNMENT

The program for Fellows is central to the Institute's dual commitment to encouraging student interest and competence in public life and to developing more effective ways in which the academic and political communities may share their resources. Fellows are chosen from among men and women in active public life who constitute natural intermediaries between the worlds of scholarly inquiry and programmatic action. Criteria governing selection include: significant political or governmental experience; ability to relate well to students, faculty, and colleagues; and promise of future contribution in public affairs. Fellows are drawn from among elected politicians, private group and public interest leaders, movement leaders and community organizers, political journalists and analysts, political aides, campaign managers and consultants, program administrators, and policy analysts. Six fellows are selected each academic semester.

There is no formal application procedure for Institute Fellowships. Anyone wishing to make a personal inquiry, or to suggest a candidate, may do so by writing:

Institute of Politics
John Fitzgerald Kennedy School of Government
Harvard University
79 Boylston Street
Cambridge, Massachusetts 02138

5. WHITE HOUSE FELLOWSHIP PROGRAM

The purpose of this program is to provide gifted and highly motivated Americans early in their careers with some firsthand experience in the process of governing the Nation and a sense of personal involvement in the leadership of the society. The 15 to 20 Fellows chosen every year work in a Cabinet level agency, in the Executive Office of the President, or with the Vice President. They engage in an education program which complements their assignments, meeting as a group with top-level officials for off-the-record discussions.

Information may be obtained by writing or telephoning:

President's Commission on White House Fellowships
Washington, D.C. 20415
(202) 653-6263

PSYCHOLOGY

1. APA MINORITY FELLOWSHIP PROGRAM

This Program, funded by the National Institute for Mental Health and the American Psychological Association, is aimed at providing support to students who have a demonstrated commitment to research and involvement in minority issues in mental health and behavioral sciences. Applicants must be U.S. citizensor permanent visa residents but are not limited to those who are Black, Spanish speaking, Native American, Japanese, Chinese, Korean, Filipino, Samoan, Hawaiian and Guamarian. Individuals applying to the program must demonstrate potential for success in graduate studies, need, and qualify for/ enrolled in a Ph.D. program.

Fellowships of $2,000 - $5,000 will be granted per academic year to cover tuition, stipend, and book allowances. Individual fellowships are awarded for one year and are renewable for two additional years.

Application forms can be obtained by writing to:

Dr. James M. Jones
Director
APA Minority Fellowship Program
1200 - 17th Street, N.W.
Washington,D.C. 20036

2. GRADUATE STUDY IN PSYCHOLOGY 1980-81. Published by American Psychological Association

Detailed information is presented on more than 500 graduate programs in psychology in the U.S. and Canada. Institutions offering such programs have been listed at their request. Information includes admission requirements and characteristics of programs as well as numbers of students in the program.

American Psychological Association
1200 - 17th Street, N.W.
Washington, D.C. 20036
$7.00 per copy

SOCIOLOGY/SOCIAL WORK

1. AMERICAN SOCIOLOGICAL ASSOCIATION - MINORITY FELLOWSHIP PROGRAM

Approximately twenty fellowships are provided each year for minority students seeking the Ph.D. in sociology. A stipend of $5,040 per year, plus tuition is awarded each recipient.

For information on application deadlines and award announcements contact:

Minority Fellowship Program
American Sociological Association
1722 N Street, N.W.
Washington, D.C. 20036

2. DOCTORAL FELLOWSHIPS IN SCOIAL WORK FOR ETHNIC MINORITY STUDENTS

The Council on Social Work Education awards tuition, required fees, a monthly stipend and an allowance for books and supplies to ethnic minority doctoral students preparing for leadership roles in the field of mental health or specializing in research relevant to ethnic minorities.

Applicants must be American citizens or have permanent residence status, including but not limited to persons who are Black, American Indian/Alaskan Native, Asian American/Pacific Islander or Hispanic.

For information on application deadlines and award announcements contact:

Ethnic Minority Fellowship Program
Council on Social Work Education
111 Eighth Avenue
New York, New York 10011

SPEECH-LANGUAGE PATHOLOGY AND AUDIOLOGY

1. SPEECH-LANGUAGE PATHOLOGY AND AUDIOLOGY (ASHA)

As a career, this profession is rich in opportunity. The speech-language pathologist and audiologist can serve as clinician, researcher, teacher, or administrator. Career information materials prepared by the ASHA Department of Public information and Publications in ASHA provide career and employment opportunities and requirements for the professions. ASHA, also, is an excellent source of data on opportunities for financial aid.

For details, write to:

Career and Information Services Section
American Speech-Language-Hearing Association
10801 Rockville Pike
Rockville, Maryland 20852

THEOLOGY

1. THE BENJAMIN E. MAYS FELLOWSHIPS FOR MINISTRY

The Program is designed to provide financial assistance to outstanding Black North American men and women who are committed vocationally to one of the ordained ministries of the Christian Church. Funds are provided to assist with expenses for study toward the receipt of the Master of Divinity Degree or its equivalent. The Fellowship may be renewed for a maximum of two years beyond the initial grant, if awarded for support at the commencement of a person's study for the Master of Divinity Degree.

Candidates must be Black citizens of the United States or Canada and at least graduating seniors from a college or university at the time of nomination. Candidates already attending a fully accredited seminary are also eligible for consideration. In addition, the candidates should demonstrate evident academic competence and clear vocational promise for effectiveness in ministry, and be at least an official candidate for ministerial ordination within their communion.

Fellows must attend or be attending a theological school that is fully accredited by The Association of Theological Schools in the United States and Canada.

The awards will vary in amounts, according to individual need. The awards will attempt to bridge the difference between funds available to the individual, after combining personal, congregational, denominational and seminary sources and the amount still needed for a humane and functional budget. At no point are these awards intended to relieve any of these institutions from their commitments to the students. Candidates must submit detailed budgets which provide the data upon which the amount of the award is based. Grants are made for the full academic year commencing with the Fall term. No mid-year awards are made.

Direct applications are not accepted. Each candidate must be nominated by someone of the clergy, a member of a faculty or administration or by a former Fellow of programs administered by The Fund. The nominations need only to give the name and current address of the nominee, this should be sent to the address given below. Application forms will be sent by The Fund office directly to the nominee.

The Deadline for nominations is November 20. Awards are announced by mid-March of each year.

For further information, write:

The Fund for Theological Education, Inc.
909 State Road
Princeton, New Jersey 08540

2. BLACK NORTH AMERICAN DOCTORAL CANDIDATES IN RELIGION

This Fellowship Program seeks to strengthen Christian theological education in the United States and Canada by aiding, financially, twelve (12) Black North Americans each year who seek the doctoral degree within the field of religious studies and who evidence high promise for scholarship and teaching effectiveness. In addition, the Fellowship Program intends to advocate the necessity to search for, provide financial and vocational support to and continuing encouragement directed to just such persons. Furthermore, The Fellowship Program intends to encourage a growing number of graduate departments of religion and theological schools to admit and support Black doctoral candidates. The Program will continue to publicize the dramatic need for and the vital contributions of Black scholars and teachers of religion both on college/university and seminary faculties.

Candidates must be Black, citizens of the United States or Canada, and members of a Christian Church. Nominations will be accepted for candidates who are: (1) at least graduating seniors in an accredited college or university, intending to go directly into a Ph.D. program; (2) currently graduating from a first-degree theological program at a seminary; (3) currently in other degree programs, but who now intend to commence study for a Ph.D. in a field of religious studies. A maximum of twelve fellowships will be provided to students who meet these qualifications. Approximately one half of that number will be current Fellows who will be eligible for a second year renewal fellowship.

All new applicants MUST HAVE BEEN ACCEPTED to a degree program by the time of interviews, which will be held in early April of each year.

The awards are based upon actual need and may range as high as $5,000 per Fellow per year. Stipends may be supplemented with other fellowships or financial aid from families, schools, foundations, etc. A budget must be filed with the application.

Direct applications are not accepted. Each candidate must be nominated by a vote of the faculty with whom the candidate is currently studying or by a vote of the Committee for Advanced Degrees of the school admitting the candidate to a Ph.D. or Th.D. program. There is no limit to the number of candidates any one faculty may nominate, provided they meet the criteria outlined above.

Nominations are due in the Princeton office no later than February 20 of each year. After receipt of nominations, application forms will then be sent to nominees. The nominee is responsible for all applicational and supporting data being received at the Princeton office no later than March 15. Interviews will be held in the early days of April. Awards will be announced in mid-April.

For further information write:

The Fund for Theological Education, Inc.
909 State Road
Princeton, New Jersey 08540

3. DISSERTATION YEAR FELLOWSHIPS FOR DOCTORAL STUDY OF RELIGION FOR BLACK NORTH AMERICANS

This Fellowship provision seeks to enable Black North American graduate students in the field of religion to complete their graduate program with both substantive time to complete such and with financial support to do so with some dispatch. In addition, the Fellowship Program intends to aid these persons in their readiness to move into the field of religious scholarship and teaching as soon as possible. There will be approximately three (3) Fellowships provided for these purposes.

Candidates must be Black, citizens of the United States or Canada, and members of the Christian Church. Nominations will be accepted only for candidates who have: (1) all field examinations completed and (2) have a prospectus at least tentatively approved by the appropriate faculty committee by the time the candidates are interviewed by The Final Selection Committee of The Fund. The Candidates do not have to have been "Former Fellows" of The Fund to be eligible.

The awards are based upon actual need and may range as high as $8,000 per fellowship. Stipends may be supplemented with other fellowships or financial assistance from family, school, foundations, etc. However, the purpose of this particular stipend is to "buy time" for the candidate to complete the writing of the dissertation.

Direct applications are not accepted. Each candidate must be nominated by a vote of the faculty with whom the candidate is currently studying with additional assurance that the candidate is, in fact, ready to write the dissertation during the up-coming academic year. There is no limit to the number of candidates any one faculty can nominate, provided each candidate meets the criteria outlined above.

Nominations are due in the Princeton office no later than February 20. Earlier nominations are welcomed. Forms will be sent directly to the nominees. The nominees are responsible for all applicational and supporting data being received by the Princeton office no later than March 15. Interviews will be held in the early days of April. Awards will be announced in mid-April.

For further information write:

The Fund for Theological Education, Inc.
909 State Road
Princeton, New Jersey 08540

4. HISPANIC-AMERICAN DOCTORAL CANDIDATES IN RELIGION

This program seeks to strengthen Christian theological education in the United States by aiding, financially, six (6) Hispanic-Americans per year who seek the doctoral degree in a field of religious studies and who evidence high promise for scholarship and teaching effectiveness. It intends to substantially encourage a large number of graduate departments of religion and theological schools to encourage, admit and support Hispanic-American candidates, to provide adequate financial support for such candidates, to publicize the dramatic need for and contributions of Hispanic teachers of religion, both at the university/college level and at the seminary level, and to support a growing number of highly trained Hispanic-American scholars in the field of Religion.

Candidates must be Hispanic, citizens of the United States, and members of a Christian Church. Nominations will be accepted for candidates who are: (1) at least graduating seniors in an accredited college or university, intending to go directly into Ph.D. program; (2) currently graduating from a first-degree theological program at a seminary; (3) currently in other religious studies. A maximum of six fellowships will be provided to students who meet these qualifications. Those who receive fellowships will be eligible to apply for a renewal grant for a second year.

All new applicants MUST HAVE BEEN ACCEPTED to a degree program by the time of interviews. Interviews will be conducted in mid-April of each year.

The awards are based upon actual need and may average as much as $4,000 per Fellow. Stipends may be supplemented with other fellowships of financial aid from families, schools, foundations, etc. A budget must be filed with the application.

Direct applications are not accepted. Each candidate must be nominated by a vote of the faculty with whom the candidate is currently studying or by a vote of the Committee for Advanced Degrees of the school admitting the candidate to a Ph.D. or Th.D. program. There is no limit to the number of candidates any one faculty may nominate, provided they meet the criteria outlined above.

Nominations are due in the Princeton office no later than February 20 of each year. After receipt of nominations, application forms will then be sent to nominees. The nominee is responsible for all applicational and supporting data being received at the Princeton office no later than March 15. Interviews will be held in the early days of April. Awards will be announced around May 1.

For further information write:

The Fund for Theological Education, Inc.
909 State Road
Princeton, New Jersey 08540

5. NORTH AMERICAN MINISTERIAL FELLOWSHIPS

The Program is designed to provide financial assistance to outstanding men and women who are willing to give serious vocational consideration to the ordained ministries of the Christian Church, and to provide assistance to outstanding men and women who are already candidates for Ministry. It is a competition involving persons throughout Canada and the United States. The awards are renewable for an additional two years following the initial award, provided persons "considering" the vocation are at least in the process of becoming official candidates at the time of their request for a renewal grant and that they, along with the ministerial candidates, have demonstrated evident intellectual strengths and genuine vocational promise for the ordained ministry.

Men and women who are at least graduating seniors from colleges/universities or who already hold at least a Bachelor degree and who are citizens of the United States or Canada are eligible for nomination. All candidates must be prepared to enroll in a theological school the autumn following receipt of their award. No mid-year grants are made. All candidates shall have demonstrated seriousness about the Church and either already committed to ordained leadership or possess a willingness to consider such a vocational choice for themselves. Persons already attending a theological school are not eligible to be nominated.

Candidates may apply to any seminary fully accredited with the Association of Theological Schools in the United States and Canada.

The awards will vary in amounts, according to individual needs. The awards will attempt to bridge the difference between funds available to the individual, after combining personal, congregational, denominational and seminary sources and the amount still needed for a humane and functional budget. At no point are these awards intended to relieve any of these institutions from their commitments to the students. Candidates must submit detailed budgets which provide the data upon which the amount of the award is based. Grants are made for the full academic year commencing with the Fall term. No mid-year awards are made.

Direct applications are not accepted. Each candidate must be nominated by a minister, faculty member, or former Fellow of programs administered by The Fund. The letter of nomination, giving only the name and current address of the nominee, must be received in Princeton no later than November 20 of each year. Application forms are sent directly to the nominee. Applicants are expected to have commenced the application process with the seminary of their choice as early as possible. The award announcements will be made by mid-March of each year.

For further information, write:

The Fund for Theological Education, Inc.
909 State Road
Princeton, New Jersey 08540

6. SPECIAL OPPORTUNITY FELLOWSHIPS TO HISPANIC-AMERICANS FOR THE PREPARATION FOR ORDAINED MINISTRIES

The Program is designed to provide financial assistance to outstanding Hispanic-Americans who are committed vocationally to one of the ordained ministries of the Christian Church. Funds are available to assist with expenses for the final year of college/university study as well as for the years of study necessary to receive the degree of Master of Divinity or its equivalent. The fellowship may be renewed for a maximum of three years beyond the initial award.

Candidates must be Hispanic, citizens of the United States, and at least Juniors in an accredited college or university. In addition, candidates must demonstrate evident academic competency and clear vocational promise for effectiveness in ministry. Candidates already attending a fully accredited seminary are also eligible for consideration.

Fellows may attend or be attending a theological school that is fully accredited by the Association of Theological Schools in the United States and Canada.

The awards will vary in amounts, according to individual needs. The awards will attempt to bridge the difference between funds available to the individual, after combining personal, congregational, denominational and seminary sources and the amount still needed for a human and functional budget. At no point are these awards intended to relieve any of these institutions from their commitments to the students. Candidates must submit detailed budgets which provide the data upon which the amount of the award is based. Grants are made for the full academic year commencing with the Fall term. No mid-year awards are made.

Direct applications are not accepted. Each candidate must be nominated by someone of the clergy, of a faculty, of an administration or by a former Fellow of programs administered by The Fund. The nominations need only be the name and current address of the nominee sent to the address given below. Application forms will be sent by The Fund office directly to the nominee.

The Deadline for nominations is November 20. Awards are announced by mid-March of each year.

For further information, write:

The Fund for Theological Education, Inc.
909 State Road
Princeton, New Jersey 08540

GENERAL EDUCATIONAL OPPORTUNITIES EXCLUSIVELY FOR WOMEN

1. ALTRUSA INTERNATIONAL FOUNDERS FUND VOCATIONAL AID

Established by Altrusa International Foundation, awards are given to women of all ages, regardless of educational background, for training that will qualify them for employment, retraining that will move them from a low-level skill job to a skilled occupation, for the purchase of equipment needed for self-employment, and for personal rehabilitation. The emphasis is on vocational aid. Awards are not given for college programs resulting in a baccalaureate or graduate degree, but may be given for the second year of a two-year technology program leading to employment. The maximum award is $500.

Selection is based on aptitute and need. Women of all ages may qualify but preference is given to older women. Applicants must have plans to move into the labor market, into a skilled job, or become self-employed within twelve months.

For further information, contact:

Chairman
Founders Fund Vocational Aid Committee
Altrusa International Foundation, Inc.
8 South Michigan Avenue
Chicago, Illinois 60603

2. AMERICAN ASSOCIATION OF UNIVERSITY WOMEN'S EDUCATIONAL FOUNDATION FELLOWSHIPS: AMERICAN DISSERTATION AND POSTDOCTORAL RESEARCH FELLOWSHIPS

The AAUW Educational Foundation awards fellowships to women of the United States who have achieved distinction or promise of distinction in their fields of scholarly work. Great importance is attached to the project on which the applicant wishes to work, its probable significance as a contribution to knowledge, and the applicant's qualifications to pursue it. There is no restriction as to the field or area of study.

Applicants must be citizens of the United States or hold permanent resident status at the time of application and must intend to pursue their professional careers in the United States. Pre-doctoral applicants must have completed all course work and comprehensive for work toward their Ph.D. and have their dissertation approved by their committee. The fellowship applies only to those intending to do full-time research during the fellowship year.

Contact AAUW after August 1 before the academic year you plan to apply. Application deadline is December 15.

American Association of University Women
2401 Virginia Avenue, N.W.
Washington, D.C. 20037

3. AMERICAN ASSOCIATION OF UNIVERSITY WOMEN'S FELLOWSHIPS TO AMERICAN WOMEN IN THE PROFESSIONS

Fellowships awarded to assist women who are in their final year of professional training in the fields of law, dentistry, medicine, veterinary medicine, and architecture.

Fellowships are awarded to women of the United States who show promise of distinction in their fields of professional work. Applicants must be citizens of the United States or hold permanent resident status and must intend to pursue their professional careers in the United States. Applicants must intend to complete their final year during the Fellowship period (July through August),. Applies to full-time students.

Contact AAUW after August before the academic year you plan to apply. Application deadline is December 15.

American Association of University Women
2401 Virginia Avenue, N.W.
Washington, DC 20037

4. AMERICAN ASSOCIATION OF UNIVERSITY WOMEN EDUCATION FOUNDATION - INTERNATIONAL FELLOWSHIPS

Graduate Fellowships for women of countries other than the United States. 40-50 awards, varying with financial need, 1 year for graduate study or advanced research at an American university. Six awards given in conjunction with the International Federation of University Women for advanced study in any country not one's own, if member of IFUW affiliates. Stipend range is $2,500 - $7,000. Final date for receipt of applications is December 1.

For further information and application, write:

American Association of University Women
Educational Foundation
2401 Virginia Avenue, N.W.
Washington, D.C. 20037

5. ATHLETIC SCHOLARSHIPS FOR WOMEN

Over 10,000 athletic scholarships are listed in the Women's Sports Foundation's College Scholarship Guide.

Women's Sports Foundation
195 Moulton Street
San Francisco, California 94123
$1.00 for postage and handling.

6. BELL LABORATORIES - GRADUATE RESEARCH PROGRAM FOR WOMEN

The Graduate Research Program for Women (GRPW) is designed to identify and develop research ability in, and to increase the representation of, women in science and engineering. The program provides financial support for outstanding women students pursuing full-time doctoral studies in the following disciplines:

Chemistry
Computer Science
Economics
Electrical Engineering
Experimental Human Psychology
Materials Science
Mathematics
Operations Research
Physics
Statistics

The program includes two types of financial awards: fellowships and grants. The fellowship provides full tuition, a stipend of $600 per month during the academic year, books, fees, and related travel expenses. Fellowship recipients may not accept other fellowship support. The grant provides an annual award of $1,500, which the recipient may use during the following academic year in any way that benefits her professional development. The grant is intended to be in addition to any other financial support. Fellowships and grants will be renewed on a yearly basis for the normal duration of the graduate program, subject to the participant's satisfactory progress toward the doctoral degree.

A major purpose of GRPW is to broaden the participant's professional perspectives by exposure to a variety of research environments. To accomplish this goal it is normally expected that award winners will participate in research activities at Bell Laboratories in New Jersey during the summer preceding their entry into graduate school. Each participant thus has an opportunity to work with an established scientist, her mentor, in her area of interest in a non-academic setting.

Employment at Bell Laboratories is also offered to fellowship and grant holders for subsequent summers during graduate school. During periods of employment at Bell Laboratories, participants receive salaries commensurate with their level of experience and training. Summer employment is financially distinct from the GRPW award. If a fellowship holder chooses to remain on campus for supervised university research or study during the summer, her fellowship support will be continued through the calendar year.

Participation in GRPW creates no obligation on the part of the participants or Bell Laboratories with respect to subsequent regular employment. However, qualified participants will be given full consideration for regular employment at the conclusion of their graduate studies.

Participants will be selected on the basis of scholastic attainment in their field of specialization, and other evidence of their ability and potential as research scientists. Finalists will be invited to visit Bell Laboratories for personal interviews. Awards will be made only to women who are U.S. citizens or holders of immigrant visas, and who are admitted to full-time study in a doctoral program agreed to by Bell Laboratories.

Applications, usually submitted during the candidate's senior year in college, should include a statement of interest, information on scholastic background, academic standing, and related job experience. Candidates should arrange for transcripts of grades to be sent from their institutions, and for three letters of recommendation from the college professors evaluating the applicant's scientific aptitude and potential for research. Letters of recommendation from others familiar with the candidate's qualifications are also encouraged. In addition, Graduate Record Examination scores on the Aptitude Test and the appropriate Advanced Test should be submitted by listing on the GRE registration form, Institution Code R2041-2-00, Bell Laboratories.

Applications must be received by January 15, and all supporting material by January 31.

Two fellowships and four grants are currently awarded annually in late March to women beginning doctoral study the following September.

Application forms may be obtained from, and should be returned to:

Dr. David W. McCall
Chemical Director
c/o Anne M. Anderson
Room 3A-429
Bell Laboratories
600 Mountain Avenue
Murray Hill, New Jersey 07974

7. CAREER ADVANCEMENT SCHOLARSHIPS[R] (B&PWF)

Scholarships are awarded to women for full-time or part-time programs of study in academic or vocational/paraprofessional/office skills training.

Applicants must be at least 25 years of age or older, and a U.S. citizen, need financial assistance to upgrade skills or complete education for career advancement, have a definite plan to use the desired training to improve changes for advancement, or to train for a new career field, or to enter or re-enter the job market, and furnish information and costs on a specific course of study at an accredited school. The deadline for June meeting is May 1; October 1 is deadline for November meeting.

Program to be completed within 24 months.

For applications, please send a stamped, self-addressed business size envelope to:

Scholarships
Business and Professional Women's Foundation
2012 Massachusetts Avenue, N.W.
Washington, D.C. 20036

8. CLAIROL LOVING CARE SCHOLARSHIP PROGRAM

The $50,000 Clairol Program is a nationwide company sponsored fund for women 30 years of age and older who are U.S. citizens and are continuing postsecondary education to achieve career goals. Scholarships up to $1,000 are available for full- or part-time study in vocational schools, undergraduate college degree programs, or graduate work at the Master's or professional level.

For application, please send a stamped, self-addressed, business size envelope to:

Scholarships
Business and Professional Women's Foundation
2012 Massachusetts Avenue, N.W.
Washington, D.C. 20036

9. THE DIUGUID FELLOWSHIPS

A developmental program for mature women (although any woman over 21 may apply) designed for women whose career and professional goals have been deferred because of marriage or other reasons. The fellowships make funds available for one year of intensive training or concentrated study on a full-time or part-time basis. Grants range from $3,000 to $6,000.

Women who can demonstrate that a year of formal study can benefit them directly in pursuit of significant careers may apply. Applicants must be over 21 years of age and have had an interruption in their careers, must demonstrate financial need, and must be a resident of the Southern region of the U. S. The deadline for applications is December 1, 1980.

Dr. S. N. Nabrit
The Diuguid Fellowships
795 Peachtree Street, N.E.
Suite 484
Atlanta, Georgia 30308

10. EXPANDED HORIZONS FOR WOMEN - WRIGHT STATE UNIVERSITY

This program is aimed at women returning to college to pursue goals of education, personal growth, and self-enrichment. It's purpose is to help make the transition into college a meaningful experience. Members of the program begin their studies at Wright State in a group. They take classes together, attend special presentations together, and enjoy the feeling of group support as well as the social contact that the program makes possible. As regular students, the women receive all the basic student services. Financial assistance is available.

For more information:

Expanded Horizons for Women
Wright State University
Dayton, Ohio 45435

11. GENERAL FEDERATION OF WOMEN'S CLUBS

Approximately $2.5 million has been awarded to women through local women's clubs and state federations of women's clubs. Sources of scholarships and loans vary from State to State.

Contact the President of the local Women's Club in your community, or General Federation Headquarters will refer inquiries to the appropriate State federation officer or chairman.

General Federation of Women's Clubs
1734 N Street, N.W.
Washington, D.C. 20036

12. KAPPA KAPPA GAMMA SCHOLARSHIPS

Kappa Kappa Gamma Fraternity annually offers scholarships to women students who are Juniors or Seniors in college or Graduate students working towards a degree in the Field of Rehabilitation. Applicants must have completed two years of study on a campus where there is a chapter of Kappa Kappa Gamma or be a Graduate student on a campus where there is a chapter of Kappa Kappa Gamma. These scholarships for both members and non-members are granted to assist in preparation for work with the mentally retarded, physically handicapped, the socially deprived, the emotionally disturbed and the aged. All applicants must be citizens of the U.S. or Canada. Undergraduate awards are for $300 - $500. Graduate awards are for $300 - $1,000.

Graduate Fellowships are also offered for members and non-members with high academic standing in fields other than Rehabilitation. The same qualifications are required as with the Rehabilitation scholarships.

Deadline date February 15.

Details and application forms may be obtained from:

Kappa Kappa Gamma Fraternity Headquarters
P. O. Box 2079
Columbus, Ohio 43216

13. LENA LAKE FORREST FELLOWSHIP AND BPW FOUNDATION RESEARCH GRANTS

The Business and Professional Women's Foundation provides monies for research pertaining to working women with special emphasis on economic issues. Special consideration will be given to topics concerning comparable worth, occupational segregation, organizational structure, role models, monitoring, and networking. Two to three

fellowships or grants are awarded annually to doctoral or postdoctoral scholars in amounts ranging from $500 to $3,000. U.S. citizenship is required. The deadline is January 1 of each year.

Applications are avialable in the fall of each year and may be requested with a preliminary letter stating the proposed research subject and the applicant's academic level.

Lena Lake Forrest Fellowship and
BPW Foundation Research Grants Programs
Business and Professional Women's Foundation
2012 Massachusetts Avenue, N.W.
Washington, D.C. 20036

14. SALLY BUTLER INTERNATIONAL SCHOLARSHIP

The Business and Professional Women's Foundation provides one award each year from $500 to $2,000 to Latin American graduate students for graduate study in the United States in a field to benefit their native countries.

Applicants must be women from Latin American countries who have been graduate students at a United States university, who wish to continue their graduate studies in the United States, and who expect to return to their own countries after graduation.

Applications must be made in English and must be submitted with supporting materials by January of each year. Applications are available upon request after July 15 and may be obtained by sending a self-addressed, stamped, business-sized envelope to:

Scholarship Director
Sally Butler International Scholarships
Business and Professional Women's Foundation
2012 Massachusetts Avenue, N.W.
Washington, D.C. 20036

15. SOROPTIMIST AWARDS

Training awards are given to assist mature women in upward mobility and in their efforts toward retraining and entry or re-entry into the labor market. Two $1,250 Soroptimist awards per Soroptimist region. High School seniors demonstrating good citizenship qualities are eligible for a separate Soroptimist award of $1,000 awarded in each region and a finalist award of $1,500. Approximately 60 awards are given each year.

Soroptimist
1616 Walnut Street
Philadelphia, Pennsylvania 19103

GENERAL EDUCATIONAL OPPORTUNITIES FOR AMERICAN INDIANS

1. AMERICAN INDIAN SCHOLARSHIPS, INC.

This scholarship program is intended to assist American Indian students at the graduate level. Through financial aid, the program assists Indian persons pursuing studies at the masters and doctoral levels whose financial resources are limited; although the emphasis of the program is primarily on graduate degree programs, American Indidan students in highly specialized non-degree programs are also considered.

An applicant must be one-quarter degree or more of Indian blood, from a federally-recognized tribe, must have demonstrated the ability to do the school work for which the grant is requested, and must need the financial assistance after all other sources of funding have been explored. Married or single applicants are accepted.

Mr. John Rainer, Sr., Director
American Indian Scholarships, Inc.
P. O. Box 1106
Taos, New Mexico 87571

2. CAREER DEVELOPMENT OPPORTUNITIES FOR NATIVE AMERICANS

Approximately 100 sources of assistance for students who are one-quarter or more degree Indian, Eskimo, or Aleut of a tribal group reorganized by the B.I.A. for certain benefits.

The booklet is available free from any Bureau of Indian Affairs Office or directly to the:

Bureau of Indian Affairs
Office of Indian Education
1951 Constitution Avenue, N.W.
Washington, D.C. 20045

3. THE INDIAN FELLOWSHIP PROGRAM

Authorized by the Indian Education Act, the program provides fellowships to Indian students in the following areas:

Undergraduate and graduate degree programs in Business Administration, Engineering, Natural Resources, and related fields.

Graduate Degree Programs in Education, Law, Medicine, and related fields.

A fellowship may be awarded for up to four years and provides:

Tuition and fees - Full costs of enrollment as determined by the institution of higher education.

Stipend - $325 per month for undergreduates, $500 per month for graduates.

Dependency Allowance - $75 per month per legal dependent.

Book Allowance - Cost of books - supplies up to $400 per year.

Research Expenses - Where required for degree program (does not include Law and Medical Reviews and Boards), in cases of hardship where justified.

Moving Expenses - In cases of hardship, where justified.

Fellowships are available to Indian Students based on the following definition:

> The term "Indian" means any individual who (1) is a member of a tribe, band, or other organized group of Indians, including those tribes, bands, or groups terminated since 1940 and those recognized by the State in which they reside, or who is a descendant, in the first or second degree of any such member, or (2) is considered by the Secretary of the Interior to be an Indian for any purpose, or (3) is an Eskimo or Aleut or other Alaska Native.

Applications are reviewed according to requirements of regulations based on criteria: (1) Financial Need (0-20 Points); (2) academic background (0-30 Points); (3) Evidence (other than academic) of Potential Success (0-30 Points); (4) Likelihood of Service to Indians (0-20 Points).

The DEADLINE DATE for postmark or delivery of applications for new starts is set each year by early September.

For further information, contact:

Indian Fellowship Program
U.S. Education Department
Room 2155, FOB-6
Washington, D.C. 20202

4. UNITED SCHOLARSHIP SERVICE, INC.

The United Scholarship Service is a national American Indian education agency offering counseling, placement, and financial assistance to undergraduate American Indian students. Grants range from $300 to $1,000. Applicants must apply for U.S. Education Department and Bureau of Indian Affairs funding if they are eligible as a prerequisite to receiving USS funding.

United Scholarship Service, Inc.
P. O. Box 18285
Capitol Hill Station
941 East 17th Avenue
Denver, Colorado 80218

EDUCATIONAL OPPORTUNITIES WITH THE U.S. MILITARY

ARMY EDUCATION PROGRAMS

Through various resources, the Army Continuing Education System (ACES) provides a variety of non-academic and academic educational opportunities, skills as well as diplomas and professional development within the Army, and individual growth opportunities. All Army installations with a troop strength of 750 or more are required to maintain an education center or subcenter. The following is a brief description of those services provided by Army education centers:

COUNSELING: Army education centers are staffed with professionally qualified counselors who assist personnel in career decision making. Counseling is required for new personnel at their first permanent duty assignment and at new posts upon transfer. Counseling is considered the backbone of the Army education program, and as such, receives a great deal of emphasis.

TUITION ASSISTANCE (TA): The Army Tuition Assistance Program pays up to 75 percent of the tuition costs for approved courses. Included may be correspondence courses when appropriate classroom instruction is not available.

VETERANS' EDUCATIONAL ASSISTANCE PROGRAM (VEAP): VEAP is essentially a replacement of the educational provision of the GI Bill which is not available to persons who enlisted after 1 January, 1977. VEAP is a contributory program through which a soldier agrees to contribute from $50 to $75 per month for up to 3 years for his or her education. The Veterans Administration will match this fund $2 for every $1 the soldier contributes with a maximum potential of $8,100 in accumulated funds ($2,700 individual, $5,400 VA).

BASIC SKILLS EDUCATION PROGRAM (BSEP): BSEP refers to the fundamental academic skills that people need to develop within a career or profession. Generally, reading, writing, arithmetic, and oral communication are included in BSEP. Through various means, individuals needing BSEP are identified and given coursework during duty hours to strengthen their skills and improve their chances for success in the Army. A non-high school graduate who completes this program may take the "GED test" to determine qualification for a state equivalency certificate. Those who do not qualify for state equivalency are encouraged to enroll in locally available adult off-duty high school programs with Army tuition assistance made available.

MILITARY OCCUPATIONAL SPECIALITY (MOS): Each education center maintains an MOS reference library which permits service members access to published material to enhance knowledge of their Army jobs.

LEARNING CENTER: An individual learning lab at each education center with audio-visual aids, books, and a qualified educator allows Army personnel to participate in self-paced programs in a variety of subject areas.

FOREIGN LANGUAGE TRAINING: Language training is designed to develop simple survival level language skills and basic understanding of the language's associated people and their culture. Education centers also offer individualized foreign language study.

DANTES: The Defense Activity for Non-Traditional Education Support supplies access to correspondence courses offered through over 50 colleges and universities. These courses range from high school to post-graduate level, and may be financed through the Veterans Administration or Army Tuition Assistance.

TESTING: Each education center has testing facilities and a qualified test administrator. Three general categories of tests are usually administered: (1) tests given to gain recognition of non-traditional earning experiences; (2) diagnostic tests given for placement in academic programs, and (3) interest inventories used for counseling purposes. Tests currently offered at these facilities include: CLEP (College Level Examination Program), SST (Subject Standardized Tests), SAT (Standard Aptitude Test) and ACT (American College Test). With the exception of SAT and ACT, these tests are administered free to active duty personnel.

EXTERNAL DEGREES: Besides the usual approach to getting a degree by attending a local school or hometown college, there is a non-traditional approach called the External Degree Program. There are institutions offering programs through which two/four year degrees can be earned through various combinations of tests, correspondence and classroom courses, and credit for service schools and MOS. Students in this program need never attend classes at the degree granting school.

SERVICEMEN'S OPPORTUNITY COLLEGES (SOC): SOC is a network of colleges and universities agreeing to participate in a program which serves the special needs of the service member. They do this by: (1) Offering classes at non-traditional or off-duty hours; (2) establishing a flexible credit transfer policy; (3) having residency requirements accommodate the mobility of army personnel; (4) recognizing military and non-traditional learning; and (5) providing academic assistance to all students.

SOC ASSOCIATE DEGREE PROGRAM (SOCAD): SOCAD is a program designed for maximum acceptance of non-traditional learning experience and permits personnel to meet degree requirements with a maximum of 15 semester hours of resident credit taken at any time during the program. SOCAD represents the latest effort in encouraging soldiers to increase their professional development through academic studies. Participants may be awarded an associate degree based on a combination of ACE Guide recommendations, resident instruction, and non-traditional education available through DANTES. This program is offered through accredited institutions which grant individual service members a degree.

VOCATIONAL/TECHNICAL TRAINING: Many Army education centers offer excellent vocational/technical programs which lead to a certificate or an associate degree. Usually these programs are offered both on and off post.

VETERANS EMPLOYMENT SEMINAR PROGRAM (VESP): This program is available for soldiers separating from the Army. In cooperation with the National Alliance of Businessmen, representatives from several organizations supply information and counseling on civilian job opportunities.

U.S. COAST GUARD

The U.S. Coast Guard offers a number of educational opportunities to young men and women. These opportunities are discussed in the booklets listed below and may be obtained from your local recruiter:

1. FLIGHT OPPORTUNITIES: FACTS ABOUT THE COAST GUARD'S DIRECT COMMISSION AVIATOR PROGRAM

   The Coast Guard commissions a limited number of prior service aviators annually for the aviator program. To qualify, an individual must be a U.S. citizen, at least 21 years of age but under 32 by December 31 of the year during which commissioning is anticipated; you must be a graduate of a U.S. military flight training program, and you must not be on active duty with another service unless your application includes an approved release or resignation effective prior to the expected selection board convening date. (A release conditional upon selection by the Coast Guard is unacceptable.)

   U.S. Coast Guard
   Department of Transportation
   Washington, D.C. 20590

2. HELP YOURSELF: A GUIDE TO ENLISTED CAREERS IN THE COAST GUARD

   This booklet lists Coast Guard benefits which are available to all who enlist. In addition to the general education benefits available through the Coast Guard, the booklet provides information on special programs, a detailed discussion about Coast Guard enlisted careers, and ways to advance oneself.

3. OPPORTUNITIES AFTER COLLEGE

   A detailed discussion of Coast Guard opportunities available to college graduates. Information on requirements and qualifications for the Coast Guard's Officer Candidate School, and education opportunities after OCS is also provided.

U.S. MARINE CORPS

The United States Marine Corps gives you the opportunity to advance yourself by offering you varied and valuable ways to improve your education. A number of enlisted and officer educational programs are outlined in the leaflet, "Education Programs of the Marine Corps." Career jobs for career marines are listed in "Life in the Marine Corps."

Your Marine recruiter or Career Planner has up-to-date facts on all educational and career opportunities. Call 800-423-2600*, toll free, for the Marine Recruiter nearest you. (*In California: 800-252-0241, toll free. In Alaska: 272-3782, collect. In Hawaii: 537-1022, collect).

OTHER SELECTED OPPORTUNITIES

1. AMERICAN INSTITUTE OF INDIAN STUDIES

The American Institute of Indian Studies is a cooperative, nonprofit organization whose members are American colleges and universities with a special interest in Indian Studies. The AIIS has a number of categories of grants (Senior Research Fellowships, Post-Doctoral Study Tour Awards, Junior Research Fellowships, etc.) which may be offered to individuals. Applicants are invited from the humanities, social sciences, or natural sciences.

Each program has its own requirements. However all programs are subject to approval by the Government of India.

American Institute of Indian Studies
University of Chicago
1130 East 59th Street
Chicago, Illinois 60637

2. AMVETS - NATIONAL SCHOLARSHIP PROGRAM

Scholarships are provided for any second year college student through first year graduate school student attending an accredited four year college and whose father is deceased or TOTALLY DISABLED. Evidence of total disability must be submitted with the application.

The grants are for $1,000.00. Application blanks may be obtained from an AMVETS National Service Officer, or:

AMVETS National Headquarters
1710 Rhode Island Avenue, N.W.
Washington, D.C. 20036

The deadline for AMVETS accepting applications is May 31st of the current year scholarship is being offered.

3. BLACK ANALYSIS, INC. DOCTORAL FELLOWSHIP PROGRAM

Black Analysis, Inc. has developed a Fellowship Program for Black researchers who can begin to address the many research questions related to the conditions of Black Americans. BAI awards stipends to doctoral students who are enrolled in a full-time doctoral program at an American university or college, pursuing a degree in psychology, sociology, social work, or education, willing to participate in BAI conferences, willing to consider employment with the federal government in a position in or related to child development, willing to be interviewed by one of our consultants, and doing their dissertation research in issues related to Blacks and early childhood education or development. Stipends are awarded for one year with the exact amount depending on need.

T. George Silcott, Director
Black Analysis, Inc.
549 West 123rd Street
Suite MD
New York, New York 10027

4. INTERNATIONAL DEVELOPMENT INTERN PROGRAM

The International Development Intern Program is a two year individually tailored career program which leads to positions of increasing responsibility in the developing countries of Asia, Africa, Latin America, and the Middle East.

Selection for the Program is on a competitive basis but no written examination is used. The typical intern holds a graduate degree in agriculture, agricultural economics, education administration, finance, business administration, rural sociology, nutrition or public health. An interdisciplinary background including social/applied anthropology, human geography, or non-western area studies is also desirable.

Candidates with undergraduate degrees in agriculture and accounting will be considered based on exceptional academic performance. Maturity, good character, potential for professional growth and leadership, U.S. CITIZENSHIP and good health are required.

Candidates are evaluated in terms of academic records, overseas and domestic experience, quality of references and other relevant factors. They must also receive a medical and security clearance before entering on duty.

Inquiries concerning the Spring 1981 Class (class starts May 1981) must be received no later than Friday June 13, 1980. An application package containing information will be sent to each applicant judged eligible for the program. Application packages will not be sent to prospective applicants inquiring after June 13, 1980; inquiries received after that date will be retained for consideration for the next class.

To apply send a Standard Form 171 (Personnel Qualifications Statement) or a resume to:

Intern Recruitment
Recruitment Staff
Office of Personnel Management
UNITED STATES AGENCY FOR INTERNATIONAL DEVELOPMENT
Washington, D.C. 20523

5. LULAC NATIONAL EDUCATIONAL SERVICE CENTERS, INC. (LNESC)

The LULAC National Educational Service Centers (LNESC, Inc.), a non-profit multiservice institution with funds from various sources, offers a range of educational counseling and other services at ten

centers around the Nation: Alburquerque,Chicago, Colorado, Corpus Christi, Houston, Philadelphia, Pomona/East Los Angeles, San Francisco, Seattle and Topeka. LNESC also administers the LULAC National Scholarship Fund, which awards between 400 and 500 scholarships each year in various amounts. LNESC serves primarily Hispanics, but offers full services to all economically disadvantaged persons.

For further information, contact the LNESC Washington Office.

LULAC National Educational Service Centers, Inc.
400 First Street, N.W.
Suite 176
Washington, D.C. 20001

6. NATIONAL ACHIEVEMENT SCHOLARSHIP PROGRAM FOR OUTSTANDING NEGRO STUDENTS

This program is a compensatory activity established in 1964 specifically to identify and assist able black high school students. The annual competition for college undergraduate scholarships is independently funded; awards are underwritten by grants from corporations, foundations, colleges, and by contributions from individuals and company donors. The Achievement Program receives no federal or state grants.

To enter the competition, black students must take the Preliminary Scholastic Aptitude Test/National Merit Scholarship Qualifying Test (PSAT/NMSQT) at the proper time during high school (usually as juniors) and must meet other published eligibility requirements. The PSAT/NMSQT STUDENT BULLETIN, describes the competition in detail. CUrrently, over 650 Achievement Scholarships worth approximately $2 million are awarded each year to representatives of the nation's most promising black students.

National Achievement Scholarship Program
for Outstanding Negro Students
One American Plaza
Evanston, Illinois 60201

7. NATIONAL HISPANIC SCHOLARSHIP FUND

The National Hispanic Scholarship Fund is an organization that provides scholarships for graduate and undergraduate students of Hispanic background. These students come from Mexican American, Puerto Rican, Cuban, Caribbean, Central American, and South American heritage and attend a college in one of the fifty states.

Applicants must be United States citizens and have completed at least 12 units of college work prior to submitting an application. Selection is primarily on academic achievement, leadership, a quality personal statement, and strong letters of recommendation.

National Hispanic Scholarship Fund
Post Office Box 748
San Francisco, California 94101

8. NATIONAL PRESBYTERIAN COLLEGE SCHOLARSHIPS

For superior young people preparing to enter, as a freshman, one of the participating colleges related to the United Presbyterian Church in the U.S.A.

Student must be communicant member of the United Presbyterian Church in the U.S.A. Other qualifications are listed in the application brochure. The award ranges from $100 to $1,400, depending upon financial need. Applications are available after mid-August. The deadline for receipt of applications is December 1.

For additional information and an application write to:

National Presbyterian College Scholarships
United Presbyterian Church in the U.S.A.
475 Riverside Drive, Room 430
New York, New York 10027

9. SAMUEL ROBINSON SCHOLARSHIPS

This scholarship is for undergraduate students enrolled in one of the United Presbyterian-related colleges and no one may receive the scholarship more than once. Applicants must successfully recite the answers of the Westminister Shorter Catechism, and write a 2,000-word original essay on an assigned topic related to the Shorter Catechism.

The amount of award is $500. The deadline is April 15.

For additional information, inquire of your financial aid officer at United Presbyterian-related colleges.

10. STUDENT OPPORTUNITY SCHOLARSHIPS (United Presbyterian Church)

Scholarships are provided for young persons of limited opportunities who are members of racial/ethnic minority groups and are related to the United Presbyterian Church of the U.S.A. He/she must be a United States citizen or preparing to become a United States citizen.

Applicants must be entering college as an incoming freshman and must apply to the college for financial aid. Scholarships are awarded from $100 - $1,400, depending upon demonstrated financial need.

Students should inquire between January 15 and March 15 to:

Student Opportunity Scholarships
United Presbyterian Church in the U.S.A.
Financial Aid for Studies
475 Riverside Drive, Room 430
New York, New York 10027

11. UNITED PRESBYTERIAN CONTINUING EDUCATION LOANS

These loans are limited to women and racial/ethnic group persons who are United Presbyterian ministers, lay professionals in church occupations within the United Presbyterian Church in the U.S.A., or candidates already holding the first professional degree, for approved programs of continuing education.

Apply to:

Continuing Education Loans
Financial Aid for Studies
475 Riverside Drive, Room 430
New York, New York 10027

12. UNITED PRESBYTERIAN STUDENT LOANS

Students who are U.S. citizens and members of the UPC/USA Church, who are registered with or under the care of Presbytery for a church occupation, and enrolled in a prescribed program approved by the Presbytery.

Apply to the Financial Aid Officer at the Seminary or other institution of study who makes recommendations to:

Church Occupations Candidates
Financial Aid for Studies
475 Riverside Drive, Room 430
New York, New York 10027

13. UNITED PRESBYTERIAN STUDY GRANTS

Students who are U.S. citizens and members of the UPC/USA Church, who are registered with or under the care of Presbytery for a church occupation, and enrolled in a prescribed program approved by their Presbytery.

Apply to the Financial Aid Officer at the Seminary or other institution of study who makes recommendations to:

Church Occupations Candidates
Financial Aid for Studies
475 Riverside Drive, Room 430
New York, New York 10027

VII

STUDENT CONSUMER'S GUIDE:
SIX FEDERAL FINANCIAL AID PROGRAMS, 1980-81

This pamphlet contains information about eligibility requirements, application procedures and deadlines, and determination of awards for ED's six major student assistance programs. They are Basic Educational Opportunity Grants, Supplemental Educational Opportunity Grants, College Work-Study, National Direct Student Loans, Guaranteed Student Loans, and the Health Education Assistance Loans.

Office of Student Financial Assistance
U. S. Education Department
ROB-3, Room 4682
400 Maryland Avenue, S.W.
Washington, D.C. 20202
Free

Student Financial Aid Programs

General Information

To help you finance your education and training after high school, the U.S. Office of Education (USOE) offers six student financial aid programs:

Basic Educational Opportunity Grants (BEOG)

Supplemental Educational Opportunity Grants (SEOG)

College Work-Study (CWS)

National Direct Student Loans (NDSL)

Guaranteed Student Loans (GSL)

Health Education Assistance Loans (HEAL)

Eligibility

To be eligible for aid under any of these programs, you must be enrolled at least half-time as a regular student in an eligible program at one of the more than 6,500 colleges, universities, vocational schools, technical schools, or hospital schools of nursing that take part in USOE financial aid programs. You must also meet the citizenship requirements discussed on page 2.

Not all schools take part in all the programs. To check the eligibility of a school and its programs, as well as the availability of financial aid, contact the school's financial aid office.

Although the U.S. Office of Education determines the eligibility of a school for participation in USOE student aid programs, the Government does not make judgments about or endorse the quality or suitability of the education offered by the school. You yourself must carefully evaluate the content and quality of the school and its curriculum. The list of student rights and responsibilities on page 3 will help you do this.

Undergraduates may apply for any USOE program except HEAL, which is generally available to graduate students only. (However, in certain cases an undergraduate may be able to apply to HEAL also. Your financial aid administrator can tell you if you can get a HEAL loan).

Graduate students may apply for any USOE program except Basic Grants and SEOG (Supplemental Educational Opportunity Grants).

All of these programs set limits on the total amount of aid you can receive or the number of years you can receive it. It is important to know these limits so that you can make other plans for financing that part of your education which exceeds the limits.

To receive Federal aid, you must: (a) be making satisfactory progress toward the completion of your course of study; (b) not be in default on a National Direct Student Loan or Guaranteed Student Loan; and (c) not owe a refund on a Basic Grant or Supplemental Educational Opportunity Grant.

Aid received from any USOE program must be used only for educational purposes. Before you receive any money, you must sign and have notarized an affidavit stating that you will use the money only for tuition, fees, room, board, books, supplies, and other items related to your attendance at a particular school.

Need

With the exception of GSL and HEAL, Federal student assistance is awarded on the basis of need. Need is the difference between your educational expenses—tuition, fees, room, board, books, supplies, and miscellaneous expenses—and the amount you and your family can afford to pay. There are several different systems for determining your need. While all of these systems take into account the same factors, such as income, assets, and family size, they do not all evaluate these factors in the same way. The estimate of how much you and your family can afford may vary, depending on which system is used at your school.

There are many other sources of student aid besides those described in this booklet. For information on other sources of aid, visit the financial aid office at your school.

When you apply for aid under any of the U.S. Office of Education programs, you should become familiar with all the rules, requirements, obligations, and deadlines which apply to you. Other sections of this booklet contain information about specific U.S. Office of Education programs. However, here are a few points to keep in mind, no matter which programs you apply for.

Each USOE program falls into one of three categories:

Grants are outright gifts of money. You do not have to pay them back.

Work-Study lets you work and earn the money you need.

Loans are borrowed money which you must repay with interest.

You must complete the application forms accurately and submit them on time. You are also responsible for checking the status of your application to be sure that it has been processed.

You must reapply every year. Aid from these programs does not automatically continue from one year to the next.

Citizenship

You must meet one of the following citizenship requirements:

U.S. citizen;

U.S. national;

U.S. permanent resident who has an I–151 or I–551 (Alien Registration Receipt Card);

Permanent resident of the Trust Territory of the Pacific Islands;

Permanent resident of the Commonwealth of the Northern Mariana Islands.

If you are not in one of the above categories, you must have one of the following documents from the U.S. Immigration and Naturalization Service:

I–94 (Arrival-Departure Record) with one of the following endorsements: (a) "adjustment applicant"; (b) "refugee" or similar term;

Official statement that you have been granted asylum in the U.S.

If you are in the U.S. on an F1 or F2 student visa only or a J1 or J2 exchange visitor visa only, you cannot get Federal student aid.

Transfer Students

If you transfer from one school to another, your financial aid does not automatically go with you. You must take the action necessary to continue receiving aid at your new school. As soon as possible, check with the financial aid administrator at your new school to find out what aid will be available and what steps you must take.

Since many schools require transfer students to submit a financial aid transcript from their old school, check to see if this is a requirement at your new school.

If you have a Basic Grant, you must get a duplicate copy of your Student Eligibility Report (this report is described in the Basic Grants section of this booklet) to submit to the new school's financial aid administrator.

If you have a Guaranteed Student Loan, check with the lender to be sure you can continue your loan at your new school.

If you have a National Direct Student Loan, a Supplemental Educational Opportunity Grant, or a College Work-Study job, you must reapply at your new school.

Student Consumer Rights and Responsibilities

Education after high school costs you time, money, and effort. It's a big investment, and as a student and a consumer you should carefully evaluate the education or training you're considering. To help you make a good choice, you should have information on a school's academic program, facilities, dropout rates, full cost of attendance, refund policy, financial aid programs, and any other information you think will help you to make your decision.

Student Rights

You have the right to ask a school:

What financial assistance is available, including information on all Federal, State, and institutional financial aid programs.

What the deadlines are for submitting applications for each of the financial aid programs available.

What the cost of attending is, and what the refund policy is.

What criteria it uses to select financial aid recipients.

How it determines your financial need. This process includes how costs for tuition and fees, room and board, travel, books and supplies, personal and miscellaneous expenses, etc., are considered in your budget.

What resources (such as parental contribution, other financial aid, your assets, etc.) are considered in the calculation of your need.

How much of your financial need, as determined by the institution, has been met.

To explain the various programs in your student aid package. If you believe you have been treated unfairly, you may request reconsideration of the award which was made to you.

What portion of the financial aid you received must be repaid, and what portion is grant aid. If the aid is a loan, you have the right to know what the interest rate is, the total amount that must be repaid, the payback procedures, the length of time you have to repay the loan, and when repayment is to begin.

How the school determines whether you are making satisfactory progress, and what happens if you are not.

Student Responsibilities

It is your responsibility to:

Review and consider all information about a school's program before you enroll.

Pay special attention to your application for student financial aid. Complete it accurately and submit it on time to the right place. Errors can result in long delays in your receipt of financial aid. Intentional misreporting of information on application forms for Federal financial aid is a violation of law and is considered a criminal offense subject to penalties under the U.S. Criminal Code.

Return all additional documentation, verification, corrections, and/or new information requested by either the financial aid office or the agency to which you submitted your application.

Read and understand all forms that you are asked to sign and keep copies of them.

Accept responsibility for all agreements you sign.

If you have a loan, notify the lender of changes in your name, address, or school status.

Perform in a satisfactory manner the work that is agreed upon in accepting a College Work-Study award.

Know and comply with the deadlines for application or reapplication for aid.

Know and comply with your school's refund procedures.

Basic Grants

Highlights

What is a Basic Educational Opportunity Grant?

A "Basic Grant" is money to help you pay for your education after high school. Unlike loans, these grants do not have to be paid back. Basic Grants is the biggest of the Government's student aid programs, and is the starting point for most students seeking Federal study money.

How much can I get?

Awards range from $200 to $1800. The actual amount you receive depends on the financial information you report on your application, whether you are a full-time or part-time student, how long you will be enrolled between July 1, 1980 and June 30, 1981, and the cost of education at your school.

How do I apply?

By filling out any of these forms:

The Financial Aid Form (FAF) distributed by the College Scholarship Service.

The Family Financial Statement (FFS) distributed by the American College Testing Program.

The Pennsylvania Higher Education Assistance Agency (PHEAA) Form.

The Student Aid Application for California (SAAC).

The U.S. Office of Education's Basic Grant Application Form.

To find out which form to use, contact the financial aid office at each school you are considering. If you file one of the first four forms, you must check a box on the form which says that you want to have your financial information sent to the Basic Grant processing center. If you do not check the box, you will have to file again if you want to apply for a Basic Grant.

When should I apply?

The sooner, the better. However, your 1980–81 application must be *received* by March 16, 1981.

How long does it take to find out if I qualify?

Four to six weeks after you send in your application, you will receive a Student Eligibility Report (SER) in the mail. This SER will tell you whether or not you qualify, and it will give you an estimate of the size of your award.

More Basic Grant Information

Applying

Because of recent changes in the Basic Grant Program, more students than ever before can qualify for a Basic Grant.

The 1980–81 application form is easier to fill out than the old one, and the instructions are simpler. It's easier than ever to apply for Federal study money, and your chances of qualifying are better than ever.

The questions and answers below will give you important information about the Basic Grant Program. Look them over. Between this *Student Consumer's Guide* and the instructions to the application, you should be able to find the answers to almost all of your questions about Basic Grants.

Who can get a Basic Grant?

You can, if all these things are true:

You are a U.S. citizen or an eligible non-citizen. See page 2 for a list of eligible non-citizens.

You will not receive a Bachelor's degree before July 1, 1980.

You are enrolled in an eligible course of study at one of the more than 6,500 schools which take part in the Basic Grant Program. To find out if a school takes part in the Basic Grant Program, check with the school's financial aid administrator.

You will be going to school at least half-time.

You have received no more than four full years of Basic Grant payments. (There are two exceptions to this rule. If you are in an undergraduate program designed by your school to take up to five years for a first degree, you can get Basic Grants for up to five years. You can also receive up to five full years of Basic Grants if your school requires you to take non-credit remedial courses which keep you from finishing your program of study in four years.)

You show that you have need, according to the Basic Grant eligibility formula.

Everyone who applies thinks he or she has financial need. How does the Basic Grant Program decide who does and who doesn't?

By a formula that is developed by the Office of Education and approved annually by Congress. Once the formula is approved, it is in effect for the entire academic year, and is applied uniformly to all applicants. The formula uses the information you put on your application to produce an eligibility index number. The number is not a dollar figure, but is used, along with the cost of your education, to determine the actual amount you will receive.

The use of a formula guarantees that all applicants are treated alike. It also means that, except in a very few cases, the individual circumstances of students or their families cannot be taken into account. However, other Federal, State, and private student aid programs do allow a school's financial aid administrator to take into account special circumstances affecting an individual student.

Because of the complexity and length of the eligibility index formula, it is not included in this booklet. However, you can get a pamphlet which describes the formula in detail by writing to BEOG, P.O. Box 84, Washington, D.C. 20044 and asking for a copy of "Determination of Basic Grant Eligibility Index, 1980–81."

Does it cost anything to apply?

No. However, if you use the Financial Aid Form (FAF), the Family Financial Statement (FFS) or the Student Aid Application for California (SAAC), the companies which distribute these forms require a small charge to analyze your need for other aid. If you use any of these forms to apply only for a Basic Grant, there is no charge.

What records should I get together before I fill out the application?

The application asks for specific figures from specific lines of the 1979 income tax return. If you keep the tax return handy as you fill out the application, you should have no trouble in completing it or getting it through the processing system.

Other useful records are:

W–2 forms and other records of money earned in 1979.

Current bank statements.

Current mortgage information.

Records of non-taxable income received from the Social Security Administration, Veterans Administration, and other agencies.

I want to apply for a Basic Grant, but I don't have the information from the 1979 tax return yet. Do I have to wait?

No. If you (or your parents) have not completed a 1979 tax return and you want to apply, you will have to estimate the information that will be on it. You may have to prove the accuracy of your estimate before being paid. Also, you will have to change any figures that prove to be incorrect.

If I'm not eligible for a Basic Grant do I still have a chance to get other forms of aid?

Yes. Read the sections in this booklet on other kinds of aid, and contact the financial aid office at your school.

My financial situation has changed drastically since last year. How can I show this on the application?

Although your Basic Grant eligibility will usually be calculated using 1979 income information, there are certain specific circumstances under which you can file a Supplemental Form. The Supplemental Form lets you estimate your 1980 income information and have your eligibility calculated on that estimate instead of on your actual 1979 income. The conditions under which you can file a Supplemental Form are:

A parent or spouse who earned money in 1979 lost his or her job for at least 10 weeks in 1980.

A parent or spouse earned money in 1979, but has not been able to earn money as usual for at least 10 weeks in 1980, because of:

a) A disability that happened in 1979 or 1980; or

b) A loss or damage to income-producing property as a result of a natural disaster that happened in 1979 or 1980.

You worked full-time (at least 35 hours a week for at least 30 weeks) in 1979, but you are not working full-time now.

You, your spouse, or a parent received unemployment compensation or some type of nontaxable benefit in 1979, but have not received that compensation or benefit for at least ten weeks in 1980. The nontaxable benefit must be from a public or private agency, a company, or from a person because of a court order. Nontaxable benefits include things like Social Security benefits, court-ordered child support, nontaxable retirement or disability benefits, welfare benefits, and Aid to Families with Dependent Children (AFDC).

You have already applied for a Basic Grant and since then, your parents (or you and your spouse) have separated or divorced.

You have already applied for a Basic Grant and since then a parent or spouse who was getting income has died.

If one of these conditions applies to you, you should get a Supplemental Form. You can get one from a high school counselor, from a financial aid office, or from: BEOG, P.O. Box 84, Washington D.C. 20044.

Remember: The Supplemental Form cannot be used to appeal the calculation of of your eligibility index. Only if you meet one of the conditions listed above can you file a Supplemental Form. Follow the instructions on the Form carefully. You may be asked later to verify information you filled in on the Form. If you have trouble filling out the Form, see the financial aid administrator at your school.

Student Eligibility Report (SER)

What is a Student Eligibility Report?

The SER is the official notification of your eligibility index number. The lower the number, the higher your award. You will normally receive three copies of the SER. If it appears that you did not correctly complete your application for a Basic Grant, you will only receive one copy of the SER. That copy will tell you what information the Office of Education needs to calculate your eligibility index number.

Section 1 contains your eligibility index number. It also contains important information about your application. It may request additional information from you. If it does, you must provide it. It may also list certain assumptions that were made in calculating your eligibility index number. If any of these assumptions is wrong, your SER is not valid until it is corrected.

Section 2 of the SER reproduces information from your application. Check carefully to make sure it is all correct. In order for you to recieve a Basic Grant, every item of information in Section 2 must be true as of the date you signed your application.

Section 3 will be completed by the financial aid administrator at your school after you enroll. It will show the actual dollar amount of your award.

Section 4 should be completed **only** if you must change information in Section 2 or give information in Section 1. In Section 4, you (and your spouse or parent if appropriate) must sign to say that the changes or additions you have made are correct.

When will I get my SER?

Four to six weeks after you apply. If you don't get it after six weeks, see your high school counselor or financial aid administrator or write to Basic Grants, P.O. Box T, Iowa City, Iowa 52243.

What should I do with my SER after I get it?

Send it to the financial aid office at the school you will be attending. If you are considering more than one school, make photocopies of your SER and send each school a copy. When you make your choice, send all three copies of the SER showing your eligibility index number to that school.

Some of the information on my SER is wrong. Should I file another application with the right information?

NO. Use one copy of the SER to correct mistakes. Draw a line through the wrong information, write the correct information above it, sign at the bottom of the form, and send it to: BEOG, P.O. Box O, Iowa City, Iowa 52243. You will receive a revised SER within four weeks.

I lost my SER. How do I get another one?

Write to BEOG, P.O. Box W, Iowa City, Iowa 52243. Include your name, address, date of birth and Social Security number, and ask for a duplicate SER.

Payment

How is the actual dollar amount of my award calculated?

After you register for classes, the financial aid administrator at your school will calculate your award using a standard method established by the U.S. Office of Education. He or she will then enter this amount in Section 3 of your SER as the "Expected Disbursement."

How will I be paid?

Most schools use the "Regular Disbursement System" (RDS). Under this system, the Office of Education places in a bank enough money for the school to pay awards to all its students. The Office of Education does *not* send the school a separate check for each student. A school may credit your award to your account, or give you a check, or use a combination of these methods. If it credits your account, it must notify you in writing of the expected amounts and method of payment. For the school's records, you should acknowledge this notification in writing. Schools must pay at least once per term (semester, trimester, or quarter). Schools without formally defined terms must pay at least twice per academic year.

A smaller number of schools have chosen the "Alternate Disbursement System" (ADS). If you attend one of these schools, the Government pays you directly by check. To get the check, you must fill out a "Request for Payment of BEOG Award" (OE Form 304). You can get this form from the financial aid office at any ADS school. After you mail in this form, you will be advised of the amount of your award, the amount of the first payment, and how to request more payments. Within four weeks of receiving this notification you will receive your first check. To receive later payments, you must file a Form 304–1. Later payments are not made automatically.

Validation

The Basic Grant Program has an ongoing process of validating the information which students and parents report on their Basic Grant applications. If you are selected for this validation process, you will be required to present to your financial aid administrator certain documents, such as your Federal Income Tax Return 1040 or 1040A, statements of household size and number of household members in college, and in some cases, statements from the Social Security Administration and Veterans' Administration. If discrepancies exist between the documentation and what you have reported on your application, you may be required to provide further information.

Once the financial aid administrator receives these documents and has determined that the information reported on your SER is accurate, your award will be calculated and payment will be made. If any of the information reported on your SER is inaccurate, the financial aid administrator will require that you correct the inaccurate data and have your SER reprocessed before payment can be made.

Action will be taken against applicants who knowingly misreport data. The application form requires you to submit proof of the information you report to the U.S. Office of Education upon request by a financial aid administrator or the Commissioner of Education. Failure to provide proof may result in cancellation of your entire Basic Grant award.

If I'm attending two schools at the same time, can I get a Basic Grant from each one?

No. You cannot receive Basic Grant payments from two schools at the same time. The school in which you are enrolled in an eligible degree or certificate program is the school that will pay you your Basic Grant. If you are enrolled in degree programs at two different schools, check with the financial aid administrator at each school.

Deadlines

March 16, 1981

Your application for a Basic Grant or Supplemental Form must be *received* by this date.

May 5, 1981

Corrections to your SER must be *received* by this date.

May 31, 1981 or your last day of enrollment in 1980–81, whichever comes first

Deadline for submitting your SER to a financial aid office—if you enrolled *before* May 1.

June 30, 1981 or your last day of enrollment in 1980–81, whichever comes first.

Deadline for submitting your SER to a financial aid office—if you enrolled for the first time in the award period (July 1,1980–June 30, 1981) *on or after* May 1.

Addresses

If you need to write to the Basic Grant Program, there are several points you should remember. You should always include your full name, correct address, Social Security number, date of birth, and signature. Address corrections are best made on your SER. Use your permanent mailing address.

Submit your Basic Grant application to:

BEOG, P.O. Box B, Iowa City, Iowa 52240.

Submit your Supplemental Form to:

BEOG, P.O. Box E, Iowa City, Iowa 52240.

For a duplicate copy of your SER or to change your address, write to:

BEOG, P.O. Box W, Iowa City, Iowa 52243. Be sure to include with your request your name, address, Social Security number, and date of birth.

If you have to make corrections or additions to information on your SER, make them on the SER, sign it at the bottom, and send it to:

BEOG, P.O. Box O, Iowa City, Iowa 52243.

SEOG

Highlights

What is an SEOG?

A Supplemental Educational Opportunity Grant (SEOG) is a gift of money to help you pay for your education after high school. It is for particularly needy undergraduate students. If you get one, it will be part of a "package" that will include additional kinds of financial aid.

How do I apply?

By filling out one of several different student aid applications. To find out which one to complete, contact the financial aid officer at your school. Usually—but not always—it will be one of the forms listed on page 4 of this booklet.

When should I apply?

Different schools set different deadlines. Check with the financial aid office at your school. However, it's a good idea to apply as soon as possible.

How will I know if I'm going to get an SEOG?

Your school will send you a letter listing the amount and kinds of financial aid you will get.

More SEOG Information

I'd rather have an SEOG than a loan. Can I apply specifically for an SEOG?

No. The student aid application lets you show that you have need, but it does not let you request a work-study job over a loan, for example, or an SEOG over a work-study job. The aid administrator at your school uses your financial information and the types and amounts of financial aid available at the school as guidelines in determining how best to fill your need.

How will I be paid?

Your school will either credit your SEOG to your student account, or give you a check, or use a combination of these methods. If the school credits your account, it must give you a receipt. Before you are paid, you must sign an affidavit of educational purpose which states that the SEOG will be used solely for educational expenses.

If I get an SEOG, will I get other aid too?

Yes. SEOG program rules say that no SEOG can be more than half of your total aid "package." Thus, if you get a $500 SEOG, you will receive at least $500 from other aid programs as well.

What's the difference between an SEOG and a Basic Grant?

A Basic Grant is an entitlement. This means that if you qualify for it, you get it. The Office of Education determines your eligibility. The aid administrator uses a standard method to calculate the dollar amount of your Basic Grant, and the Office of Education guarantees that you will be paid that amount.

In contrast, an aid administrator can decide whether your aid package will contain an SEOG or whether your need will be met with aid from other sources like loans or work-study.

College Work-Study

Highlights

What is College Work-Study?

The College Work-Study Program (CWS) provides jobs for students who need financial aid and who must earn a part of their educational expenses. You may apply if you are enrolled at least half-time as a regular student in an eligible program at an approved postsecondary institution.

How much can I get?

The amount of your CWS award depends on your financial need and the amount of money your school has for this program. In arranging a job and assigning a work schedule, the financial aid administrator at your school will take into account your need for financial assistance, your class schedule, your health, and your academic progress.

In general, the salary you receive will be based on the current minimum wage, but it may also be related to the type of work you do and its difficulty.

How do I apply?

Like SEOG and NDSL, CWS is a "campus based" program. To apply, you should contact the financial aid office at your school to find out which student aid application to fill out.

When do I apply?

Each school has its own deadlines. However, they are usually early in each calendar year.

More CWS Information

Will I be paid by the hour, or will I receive a salary?

If you are an undergraduate, you will be paid by the hour. If you are a graduate student, you may be paid by the hour or you may receive a salary. No CWS student may be paid by commission or fee.

Are College Work-Study jobs on-campus or off campus?

Both. However, a CWS job must always be for a public or private non-profit agency. Before you are paid you must sign an affidavit of educational purpose which states that the the CWS award will be used solely for educational purposes.

Can I earn as much CWS money as I want?

No. The work-study award is set by the aid office. The total amount of aid you are awarded from Federal and non-Federal sources cannot exceed your financial need.

National Direct Student Loans

Highlights

What is an NDSL?

A National Direct Student Loan (NDSL) is a low-interest (3%) loan to help you pay for your education after high school. These loans are made through the financial aid office at your school. Check at that office to find out if your school takes part in the NDSL program.

How much can I get?

You may borrow up to a total of:

$2,500 if you are enrolled in a vocational program, or if you have completed less than two years of a progam leading to a Bachelor's degree;

$5,000 if you are an undergraduate student who has already completed 2 years of study toward a Bachelor's degree and has achieved third year status (this total includes any amount you borrowed under NDSL for your first 2 years of study);

$10,000 for graduate or professional study (this total includes any amount you borrowed under NDSL for your undergraduate study).

How do I apply?

By filling out one of several different student aid applications. To find out which one to complete, check with the financial aid office at your school. Usually—but not always—it will be one of the forms listed on page 4 of this booklet.

When do I apply?

Each school sets its own deadlines. They are usually early in each calendar year. See the financial aid administrator at your school.

How will I be paid?

Your school will either give you a check or credit your student account. You will receive the loan in at least two payments. Before you are paid, you must sign an affidavit of educational purpose which states that the loan will be used solely for educational expenses.

How will I find out if I'm going to get an NDSL?

Your school will send you a letter listing the amounts and kinds of financial aid you will get.

More NDSL Information

When do I pay back my NDSL?

You begin repaying 9 months after you graduate or leave school. You may be allowed up to 10 years to repay your loan. The amount of your payment depends upon the size of your debt, but usually you must pay at least $30 per month. If the school agrees to a lesser amount, it may be due to extraordinary circumstances such as prolonged unemployment.

If you default on an NDSL and the school is unable to collect, the Federal Government may take action to recover the loan.

Can my NDSL be "forgiven"?

There are loan cancellation provisions for borrowers who enter certain fields of teaching, or who teach in designated schools. Also, if you die or become totally and permanently disabled, the loan obligation will be cancelled. If you have any questions about the terms of your loan, repayment obligations, deferment, or cancellation, check with the school to which the loan is payable.

Can I defer repayment of my NDSL?

Under certain conditions, yes. You do not have to make payments for up to 3 years while you serve in the Armed Forces, the Peace Corps, or VISTA. Payments are also deferred if you are enrolled at least half-time at an institution of higher education.

What are my rights as a borrower?

You must be provided with a copy of your promissory note and repayment schedule.

You have a 9-month "grace period" before your payments begin and interest begins to accrue.

You have a right to defer payment under certain circumstances.

If you cannot afford to repay the loan according to schedule, you may request deferment for a specified period of time if it will assist you in avoiding default. However, there is no guarantee that a deferment will be granted. If you fall behind in your payments, your school may demand that you pay back the entire loan plus interest immediately.

You have the right to obtain an NDSL without security and without endorsements, unless you are a minor and the signature of a minor is not legally binding under State law.

You may at any time prepay the loan balance and any interest due without being charged a penalty by the lender.

Guaranteed Student Loans

Highlights

What are my responsibilities as a borrower?

You must notify your school if you graduate or transfer to another school, if you withdraw from school or attend less than half-time, or if you change your address or name.

You must repay the loan in accordance with the repayment schedule. If you cannot, notify your school immediately.

You must notify your school of any occurence which may affect your eligibility for deferment.

What is a GSL?

A Guaranteed Student Loan (GSL) is a 7 percent loan made to you by a lender such as a bank, credit union, or savings and loan association to help you pay for your education after high school. These loans are insured by either the Federal Government or a State guarantee agency. In contrast to the other U.S. Office of Education programs, your eligibility for a GSL is not based on your family's financial status.

How much can I get?

If you are an undergraduate, you can borrow up to $2,500 a year. If you are a graduate, you can borrow up to $5,000 a year. (In some States these amounts may be less). The total GSL debt you can have outstanding as an undergraduate is $7,500. The total for graduate or professional study is $15,000, including any loans made at the undergraduate level.

How do I apply?

You can get a GSL application from a lender, from schools, from a guarantee agency, or from a U.S. Office of Education Regional Office. After you fill out your part of the application, the school you plan to attend must complete the part of it which certifies your enrollment, the cost of your education, your academic standing, and any other financial aid you will receive. You then take the application to a lender that takes part in the GSL Program. If the lender agrees to make the loan, it gets the approval of the guarantee agency or the U.S. Office of Education, and gives you the loan in one or more payments.

When should I apply?

You should begin looking for a lender as soon as you are accepted by your school. However, you should remember that the earliest you can receive your loan funds is 30 days before school begins.

When do I find out if I qualify?

After you submit your application to a lender and the lender agrees to make the loan, it usually takes 4 to 6 weeks to get your loan approved by the guarantee agency or the U.S. Office of Education.

More GSL Information

The lenders I've contacted either don't take part in the GSL Program or won't make me a loan because I don't meet one of their conditions. What should I do?

Experience has shown that if you actually visit a lender, you may be more successful in getting a loan than if you just inquire by telephone. If you cannot find a lender in your area, contact the agency listed for your State at the end of this section.

Banks and other lenders take part voluntarily in the GSL Program and lend their own money. While participation is encouraged, lenders are free to restrict or limit the number or amount of GSL's they make, as long as they do not discriminate on the basis of an applicant's race, religion, national origin, sex, age, marital status, or because the applicant is receiving public assistance or has exercised certain consumer rights.

When do I pay back my GSL?

Loan payments begin between 9 and 12 months after you leave school. The lender generally must allow you at least 5 years to repay the loan, and may allow up to 10 years. When you leave school you must contact your lender to establish a repayment schedule. The amount of your payments depends upon the size of your debt. You should ask your lender what your monthly payments will be before you take out the loan. The more you borrow, the higher your payments. If you default on a loan and the lender is unable to collect, the guarantee agency or the Federal Government will take action to recover the loan.

Will my GSL be cancelled or reduced if I become a teacher, join the military, or enter a health profession?

No. But if you become totally and permanently disabled or if you die, the loan obligation will be cancelled.

Can I defer repayment of my GSL?

Under certain conditions, yes. You do not have make payments for:

(1) Up to 3 years while you serve in the Armed Forces, the Peace Corps, full-time volunteer programs conducted by ACTION (these include VISTA, University Year for ACTION, ACTION Cooperative, Volunteers in Justice, and Program for local service).

(2) A single period of not more than 1 year while you are actively seeking but unable to find full-time employment.

(3) Periods of full-time study at an eligible school; study in a graduate fellowship program approved by the Commissioner of Education or during a course of study under a rehabilitation training program for the disabled approved by the Commissioner.

Is there any charge for making a GSL?

An insurance premium of up to 1 percent of the total loan outstanding each year may be collected in advance under a State or private guarantee agency program. An insurance premium of one-quarter of 1 percent will be collected for loans insured by the Federal Government. Usually this premium is collected at the time of disbursement by the lender.

What are my rights as a borrower?

Your loan check must either be payable to you or, with your written authorization, jointly payable to you and the school. The loan check must have your signature.

If the lender sells the loan or transfers the right to receive payments, you must be sent a clear notification which spells out your obligations to the new holder.

You have a right to Federal interest benefits.

The lender must give you a copy of the completed promissory note. The lender must return the note to you when the loan is paid in full.

You have a right to a 9 to 12 month "grace period" before the repayment period begins. The grace period starts after you leave school or are attending school on less than a half-time basis. The exact length of this period is shown on the promissory note.

You have a right to prepay the whole loan or any portion of the loan at any time without penalty.

You have a right to deferment of repayment after the grace period, if you qualify. Under deferment you are not required to make payments on the loan principal for a period of time. The conditions that qualify a borrower for a deferment are listed under DEFERMENT on the promissory note. Also, if you qualified for Federal interest benefits while in school, you will not be required to pay interest on the loan during the deferment period.

You may request forbearance if you are willing but unable to meet your repayment schedule and are not eligible for a deferment. Forbearance means permitting the temporary cessation of payments, allowing an extension of time for making payments, or making smaller payments than were previously scheduled.

Your loan obligation will be canceled in the event of your death or permanent and total disability. THIS LOAN CANNOT BE CANCELED OR "FORGIVEN" FOR DUTY IN THE MILITARY SERVICE OR FOR TEACHING IN SHORTAGE AREAS.

What are my responsibilities as a borrower?

You must use care in choosing a school. Each school must provide prospective students information about the school and its programs. You should consider this information carefully before deciding to attend a school.

You must find a lender willing to make a guaranteed loan. Participation by lenders in the GSL program is voluntary and varies from area to area.

You must arrange with the lender to pay the interest on the loan if you do not qualify for or voluntarily waive Federal interest benefits.

You must notify the lender if any of the following occurs before the loan is repaid:

(a) graduation.

(b) withdrawal from school or less than half-time attendance.

(c) transfers to other schools.

(d) failure to enroll in the school for the period for which the loan was intended.

(e) changes of address.

(f) name changes.

You must repay the loan in accordance with the repayment schedule which the lender will give you.

You must notify the lender of any occurrence which may affect your eligibility for a deferment if you are under a deferment of repayment.

The lender must charge you an insurance premium and you may not be entitled to any refund of this premium.

You can only use the proceeds of your loan for tuition and other reasonable educational expenses.

Sources of Information on the Guaranteed Student Loan Program

ALABAMA
(404) 221-5658
STUDENT FINANCIAL ASSISTANCE
OFFICE OF EDUCATION, DHEW
101 Marietta Tower—Suite 423
Atlanta, Georgia 30323

ALASKA
(907) 465-2962
ALASKA COMMISSION ON
POSTSECONDARY EDUCATION
Alaska State Education Department
Pouch F, State Office Building
Juneau, Alaska 99811

ARIZONA
(415) 556-0137
STUDENT FINANCIAL ASSISTANCE
OFFICE OF EDUCATION, DHEW
50 United Nations Plaza
San Francisco, California 94102

ARKANSAS
(501) 371-2634
STUDENT LOAN GUARANTEE
FOUNDATION OF ARKANSAS
1515 West 7th Street, Suite 515
Little Rock, Arkansas 72202

CALIFORNIA
(916) 323-0435
CALIFORNIA STUDENT AID
COMMISSION
1410 Fifth Street
Sacramento, California 95814

COLORADO
(303) 837-3676
STUDENT FINANCIAL ASSISTANCE
OFFICE OF EDUCATION, DHEW
11037 Federal Office Building
19th and Stout Streets
Denver, Colorado 80294

CONNECTICUT
(203) 547-1510
CONNECTICUT STUDENT LOAN
FOUNDATION
25 Pratt Street
Hartford, Connecticut 06103

DELAWARE
(302) 478-3000 Ext. 203
DELAWARE HIGHER EDUCATION
LOAN PROGRAM
c/o Brandywine College
Post Office Box 7139
Wilmington, Delaware 19803

DISTRICT OF COLUMBIA
(202) 245-2350
FEDERAL INSURED STUDENT LOANS
Room 4636—Regional Office
Building #3
7th and D Streets, S.W.
Washington, D.C. 20202

FLORIDA
(904) 487-1800
FLORIDA STUDENT FINANCIAL
ASSISTANCE COMMISSION
Knott Building
Tallahassee, Florida 32301

GEORGIA
(404) 393-7241
GEORGIA HIGHER EDUCATION
ASSISTANCE CORPORATION
9 LaVista Perimeter Park
2187 Northlake Parkway, Suite 1,0
Tucker, Georgia 30084

HAWAII
(see Arizona)

IDAHO
(208) 459-8963
STUDENT LOAN FUND OF
IDAHO, INC.
Route 5
Caldwell, Idaho 83605

ILLINOIS
(312) 945-7040
ILLINOIS GUARANTEED
LOAN PROGRAM
102 Wilmot Road
Deerfield, Illinois 60015

INDIANA
(317) 232-2366
STATE STUDENT ASSISTANCE
COMMISSION OF INDIANA
219 North Senate Avenue, 2nd Floor
Indianapolis, Indiana 46202

IOWA
(515) 281-4890
IOWA COLLEGE AID COMMISSION
904 Grand Ave.
Des Moines, Iowa 50309

KANSAS
(913) 648-4255
HIGHER EDUCATION
ASSISTANCE FOUNDATION
Suite 220
34 Corporate Woods
10950 Grand View Drive
Overland Park, Kansas 66210

KENTUCKY
(502) 564-7990
KENTUCKY HIGHER EDUCATION
ASSISTANCE AUTHORITY
691 Teton Trail
Frankfort, Kentucky 40601

LOUISIANA
(504) 925–3630
GOVERNOR'S SPECIAL COMMISSION
ON EDUCATION SERVICES
4637 Jamestown
Post Office Box 44127
Baton Rouge, Louisiana 70804

MAINE
(207) 289–2475
MAINE DEPARTMENT OF
EDUCATION
State House Complex
State House Station 23
Augusta, Maine 04333

MARYLAND
(301) 383–4150
MARYLAND HIGHER EDUCATION
LOAN CORPORATION
2100 Guilford Avenue
Baltimore, Maryland 21218

MASSACHUSETTS
(617) 426–9434
MASSACHUSETTS HIGHER EDUCATION
ASSISTANCE CORPORATION
1010 Par: Square Building
Boston, Massachusetts 02116

MICHIGAN
(517) 373–0760
MICHIGAN STUDENT FINANCIAL
ASSISTANCE SERVICES
GUARANTEED LOAN PROGRAM
Box 30047
Lansing, Michigan 48909

MINNESOTA
(612) 227–7661
HIGHER EDUCATION
ASSISTANCE FOUNDATION
1100 Northwestern Bank Building
55 East Fifth Street
St. Paul, Minnesota 55101

MISSISSIPPI
(see Alabama)

MISSOURI
(816) 374–3136
STUDENT FINANCIAL ASSISTANCE
OFFICE OF EDUCATION, DHEW
324 East 11th St.
19th Floor
Kansas City, Missouri 64106

MONTANA
(see Colorado)

NEBRASKA
(see Missouri)

NEVADA
(702) 885–5700 Ext. 202
NEVADA STATE DEPARTMENT
OF EDUCATION
Capital Complex
Carson City, Nevada 78901

NEW HAMPSHIRE
(603) 225–6612
NEW HAMPSHIRE HIGHER
EDUCATION ASSISTANCE
FOUNDATION
143 North Maine Street
P.O. Box 877
Concord, New Hampshire 03301

NEW JERSEY
(609) 292–3906
NEW JERSEY HIGHER EDUCATION
ASSISTANCE AUTHORITY
1474 Prospect Street, Box 1417
Trenton, New Jersey 08625

NEW MEXICO
(505) 827–2115
BOARD OF EDUCATIONAL FINANCE
COMMISSION ON POSTSECONDARY
EDUCATION
1068 Cerrillos Road
Santa Fe, New Mexico 87503

NEW YORK
(518) 473–1574
NEW YORK STATE HIGHER
EDUCATION SERVICES
CORPORATION
99 Washington Ave.—Twin Towers Bldg.
Albany, New York 12255

NORTH CAROLINA
(919) 549–8614
NORTH CAROLINA STATE EDUCATION
ASSISTANCE AUTHORITY
Post Office Box 2688
Chapel Hill, North Carolina 27514

NORTH DAKOTA
(see Colorado)

OHIO
(614) 466–8716
OHIO STUDENT LOAN COMMISSION
50 West Broad Street, 8th Floor
Columbus, Ohio 43215

OKLAHOMA
(405) 521–2444
OKLAHOMA STATE REGENTS FOR
HIGHER EDUCATION
300 Education Building
State Capitol Complex
Oklahoma City, Oklahoma 73105

OREGON
(503) 686–4166
OREGON STATE SCHOLARSHIP
COMMISSION
1445 Willamette Street
Eugene, Oregon 97401

PENNSYLVANIA
(717) 787–1932
PENNSYLVANIA HIGHER EDUCATION
ASSISTANCE AGENCY
660 Boas Street, Towne House
Harrisburg, Pennsylvania 17102

RHODE ISLAND
(401) 277–2050
RHODE ISLAND HIGHER EDUCATION
ASSISTANCE AUTHORITY
274 Weybosset Street
Providence, Rhode Island 02903

SOUTH CAROLINA
(803) 798–0916
SOUTH CAROLINA STUDENT
LOAN CORPORATION
Interstate Center, Suite 210
P.O. Box 21337
Columbia, South Carolina 29221

SOUTH DAKOTA
(605) 225–6423
SOUTH DAKOTA EDUCATION
ASSISTANCE CORPORATION
108 South First Street
Aberdeen, South Dakota 57401

TENNESSEE
(615) 741–1346
TENNESSEE STUDENT
ASSISTANCE CORPORATION
B–3 Capitol Towers
Suite 9
Nashville, Tennessee 37219

TEXAS
(214) 767–3766
STUDENT FINANCIAL ASSISTANCE
OFFICE OF EDUCATION, DHEW
1200 MAIN TOWER BUILDING
DALLAS, TEXAS 75202

UTAH
(801) 533–5806
(801) 533–5807
UTAH HIGHER EDUCATION
ASSISTANCE AUTHORITY
807 East South Temple, Suite 301
Salt Lake City, Utah 84103

VERMONT
(800) 642–3177 [Toll-Free]
(802) 658–4530
VERMONT STUDENT
ASSISTANCE CORPORATION
5 Burlington Square
Burlington, Vermont 05401

VIRGINIA
(804) 786–2035
VIRGINIA STATE EDUCATION
ASSISTANCE AUTHORITY
6 North Sixth Street
Richmond, Virginia 23219

WASHINGTON
(206) 442–4156
STUDENT FINANCIAL ASSISTANCE
OFFICE OF EDUCATION, DHEW
Arcade Building
Room 508 M.S. 508
1321 Second Avenue
Seattle, Washington 98101

VIRGIN ISLANDS
(212) 661–0900
VIRGIN ISLANDS BOARD
OF EDUCATION
Charlotte Amalie, St. Thomas, VI 00801

WEST VIRGINIA
(215) 596–1031
STUDENT FINANCIAL ASSISTANCE
OFFICE OF EDUCATION, DHEW
Post Office Box 13716
3535 Market Street
Philadelphia, Pennsylvania 19101

WISCONSIN
(608) 266–0887
WISCONSIN HIGHER EDUCATION
CORPORATION
150 East Gilman
Madison, Wisconsin 53702

AMERICAN SAMOA
(see Arizona)

GUAM
(see Arizona)

PANAMA CANAL ZONE
(212) 264–4022
STUDENT FINANCIAL ASSISTANCE
OFFICE OF EDUCATION, DHEW
26 Federal Plaza
New York, New York 10007

PUERTO RICO
(see Panama Canal Zone)

**TRUST TERRITORY OF PACIFIC
ISLANDS & WAKE ISLAND**
(see Arizona)

USAF, INC.
(212) 661–0900
UNITED STUDENT AID FUNDS, INC.
200 East 42nd Street
New York, New York 10017

HEAL

Highlights

What is a Health Education Assistance Loan (HEAL)?

It is a Federal insured loan made to full-time students pursuing one of the following degrees at a school that takes part in the HEAL program:

- Doctor of Medicine*
- Doctor of Osteopathy*
- Doctor of Dentistry or Equivalent*
- Doctor of Veterinary Medicine or Equivalent
- Doctor of Optometry or Equivalent
- Doctor of Podiatry or Equivalent
- Graduate or Equivalent Degree in Public Health
- Bachelor or Master of Science in Pharmacy or Equivalent**

* A medical, osteopathic or dental student enrolled in a 6-year program must be in the last 4 years of the program.

** A pharmacy student must have completed 3 years of training toward the pharmacy degree.

How much can I get?

You can borrow up to $10,000 per academic year to a total of $50,000. Pharmacy students are limited to $7,500 per academic year to a total of $37,500.

How do I apply?

You can get an application from the financial aid administrator at a health professions school that takes part in the HEAL program. After completing the borrower's section, you must have the financial aid administrator at your school complete the school section of the application. He or she can also refer you to a lender that takes part in the HEAL program.

When do I pay the loan back?

Loan payments begin 9 months after you either complete formal training, including accredited internship and residency periods, or cease to be a full-time student at a HEAL school. Interest is payable while you are in school. However, at the option of your lender, interest may accrue and be compounded no more frequently than semiannually while you are in school or during the grace period, and periods of internship, residency, and authorized deferments.

You are generally allowed from 10 to 15 years to repay the loan. When you leave school you must contact your lender to establish a repayment schedule. The amount of your payments depends upon the size of your debt.

More HEAL Information

Can repayment of my HEAL loan be deferred or cancelled?

In certain circumstances, yes. After you enter the repayment period, repayment of principal can be deferred if you return to full-time study at a HEAL school or a participating GSL school or for up to 3 years for service in:

Accredited internship and residency programs
The Armed Forces
Peace Corps
ACTION domestic full-time volunteer programs
National Health Service Corps

At the option of the Federal Government, you may apply for Federal payments of the loan if you serve in the National Health Service Corps or have a private practice in a health manpower shortage area.

What is the interest rate on a HEAL loan?

The interest rate may not exceed 12% (annual percentage rate) on the unpaid balance. Remember there is no Federal interest subsidy on a HEAL loan. This means that you must pay the interest on the loan while you are attending school.

Can I get both a GSL (Guaranteed Student Loan) and a HEAL loan for the same academic year?

No. The law prohibits having both a GSL and a HEAL loan during the same academic year.

What are the penalties for defaulting or failing to complete a service agreement?

Persons who default on a loan are subject to collection activity by the U.S. Government. Persons who default and are in professional practice also may have payments for any Federally supported health service (such as Medicare, Medicaid) reduced by the amount of the default.

The United States Government is entitled to recover damages on a breach of obligation entered into under a Federal payments for service contract.

What are my rights as a HEAL borrower?

The loan check or draft must be made payable to you or, if authorized by you, jointly to you and the school. The check or draft must require your endorsement.

The lender must provide you with a copy of the completed promissory note when the loan is made. The lender must return the note to you when the loan is paid in full.

If the lender assigns (e.g., sells) the loan and the right to receive payments, you must be sent a clear notification which spells out your obligations to the new holder.

You have a right to a 9-month "grace period" before repayment begins after you have completed school attendance (and internship and residency in an accredited program, if started before the first day of the tenth month after you ceased to be a full-time student at a HEAL school).

You have a right to prepay the whole or any portion of the loan at any time without a penalty.

You have a right to deferment of principal repayment if certain conditions exist. Under deferment, you are not required to make payments on the loan principal for a period of time. The conditions that qualify you for a deferment are listed under DEFERMENT on the promissory note.

The lender will provide you with a repayment schedule before the repayment period begins.

Your loan obligation will be cancelled in the event of your death or permanent and total disability in accordance with applicable Federal regulations.

At the option of the Federal Government, you may apply for a special contract to have your loan fully or partially repaid by serving for at least two years in the National Health Service Corps or in a health manpower shortage area identified by the Secretary of HEW. A contract may be granted depending on the availability of positions in shortage areas and the availability of Federal funds appropriated for this purpose.

The lender cannot change the terms of your HEAL loan without your consent.

There is no interest subsidy on a HEAL loan. You must pay all interest on the loan. If you do not make payments on time or if you default, the total amount to be repaid may be increased by additional interest costs, late charges, attorney's fees, court costs and other collection costs.

The lender may charge you an insurance premium. You are not entitled to any refund of this premium.

What are my responsibilities as a HEAL borrower?

You must immediately notify the lender if any of the following occurs before the loan is repaid:

(a) change of address

(b) name change

(c) failure to enroll in a HEAL school for the period for which the loan is intended

(d) transfer to another school

(e) withdrawal from school or attendance on a less than full-time basis

(f) graduation

(g) cessation of participation in an internship or residency program.

You must repay the loan in accordance with the repayment schedule. More detailed information about the repayment terms is listed under REPAYMENT on the promissory note.

You must notify the lender of any occurrence which may affect your eligibility to receive or to continue to receive a deferment of principal payment.

This loan must be repaid. If you do not make payments when due, the lender may declare your loan in default. If you default, the Federal Government will take over your loan and you will then owe the Government. Default may result in court action to force you to pay. Federal law precludes you from discharging this loan in bankruptcy until after the first five years of the repayment period.

You can only use the proceeds of your HEAL loan for tuition and other reasonable educational expenses.

If you need additional information on HEAL, write to:

HEAL
P.O. Box 23033
L'Enfant Plaza
Washington, D.C. 20024

 ★ U. S. GOVERNMENT PRINTING OFFICE : 1980 629-694/2589